

# **EXHIBIT 1**

**IN THE UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

ABBIE SHIBE,

Plaintiff,

v.

CARDINAL CREDIT UNION, INC.

Defendant.

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CASE NO. 1:21-cv-01436-SO

JUDGE SOLOMON OLIVER, JR.

**DECLARATION OF CHRISTINE BLAKE**

I, Christine Blake, being duly cautioned and sworn, hereby declares as follows:

1. I am over the age of 18 and competent to testify on the matters and facts contained in this Declaration.

2. I am currently employed by Defendant Cardinal Credit Union, Inc. (“Defendant” or “Cardinal”) as its Chief Executive Officer.

3. I have held the Chief Executive Officer position since August of 2010.

4. Cardinal is a credit union.

5. A credit union is a member-owned, not-for-profit financial cooperative that is owned, managed, and utilized by its member-owners. Cardinal’s policies provide that member-owned means that as a credit union member, our members are never a customer, but a full partner and owner of Cardinal.

6. Cardinal’s motto is “People Helping People.” Cardinal’s policies require Cardinal employees to demonstrate this motto in every transaction that takes place at Cardinal. We promise each member personalized service and individualized financial attention.

7. The Board of Directors is elected from and by the general membership, and are unpaid volunteers. The members are both the stockholders and the customers. Therefore, any profits the credit union realizes are returned to the member-owners in the form of lower loan rates, higher savings rates, lower fees, and stronger capital than for-profit, stockholder-owned and controlled banks.

8. Cardinal has been providing financial services to employees of various companies and organizations in the Mentor/Cleveland area for more than half a century.

9. Cardinal was initially organized in 1953 to serve the employees of the Mentor Public School System. Today Cardinal is a community chartered credit union serving citizens in Lake, Cuyahoga, Geauga, Ashtabula, Portage, Summit, Mahoning, Trumbull, and Columbiana counties. You may become a member of Cardinal Credit Union if you live, work, worship, or attend school in Lake, Cuyahoga, Geauga, Ashtabula, Portage, Summit, Mahoning, Trumbull, and Columbiana counties.

10. Cardinal's headquarters is located in Mentor, Ohio. Cardinal's flagship branch for members is also located in Mentor. Prior to the COVID-19 Pandemic, in addition to the Mentor branch, Cardinal had branches located in Ashtabula, Austintown, Lakeland, and Willoughby.

11. Cardinal's policies prohibit all forms of discrimination. In addition, Cardinal employees are also provided with complaint procedures if they believe they are the victim of discrimination. In fact, due to its size, Cardinal employees have direct access to both Cardinal's Chief Executive Officer and the Board.

12. Attached as Exhibit 1 is the Employee Handbook that was applicable during the dates relevant to the captioned-lawsuit. Policy 2030: Equal Employment Opportunity (EEO) sets forth Cardinal's policy that prohibits all forms of discrimination, including sex discrimination.

13. I am familiar with Plaintiff Abbie Shibe ("Plaintiff") and Plaintiff's former employment with Defendant.

14. I understand that the captioned-complaint alleges that Cardinal discriminated against Plaintiff based on her sex. Cardinal strongly denies this allegation. Cardinal treated Plaintiff lawfully, pursuant to its policies and procedures, and consistent with all similarly-situated employee of Cardinal, males and females.

15. In fact, I was involved in the decisions to hire and terminate Plaintiff. I am a female and I did not make either of these decisions based on Plaintiff's sex. Rather, as with all employment decisions, I made both decisions based on legitimate, nondiscriminatory reasons.

16. Cardinal has no record of any complaints of sex discrimination being raised by Shibe prior to the elimination of her position.

17. Plaintiff was hired by Cardinal on December 10, 2018. Plaintiff was hired to a very important position – the Branch Manager for Cardinal's largest branch located in Mentor, Ohio.

18. I was involved in the hiring process for Plaintiff. I reviewed Plaintiff's resume, hiring materials and interviewed her. Plaintiff was hired because I believed that she had experience with bank branches that were of a similar size to the Mentor branch. However, once Plaintiff was hired and I was able to review Plaintiff's job performance, I question whether Plaintiff was truthful with respect to her employment background most relevant to Cardinal's decision to hire her.

19. As Branch Manager, Plaintiff reported to Mario Duvnjak, Cardinal's current Chief Operating Officer. Mr. Duvnjak managed all of the Branch Managers in 2019 and 2020.

Mr. Duvnjak kept me apprised of branch performance, Branch Manager performance, and issues that needed to be addressed in the branch offices.

20. The Mentor Branch had significant employee turnover in 2019. Plaintiff's 2019 Performance Evaluation highlighted the fact that Plaintiff was not as experienced in branch management as Cardinal believed when Plaintiff was hired.

21. A copy of the Performance Evaluation is attached as Exhibit 2. Plaintiff's overall rating was 3.6 out of 5. Plaintiff was evaluated as Needs Improvement in Knowledge of Job and Employee Management.

22. Customer service is very important to Cardinal. Cardinal employees are instructed on time constraints for responding to customer issues. These customer service standards are communicated to all employees, verbally and in writing. Any employee who fails to live up to the customer service standards are disciplined.

23. On January 27, 2020, Shibe was given a Verbal Warning Notice for failing to timely follow-up with two Cardinal customers. A copy of the Verbal Notice is attached as Exhibit 3. The Verbal Warning confirmed Cardinal's response time demands for customer issues and placed Shibe on a thirty day probation beginning on January 27, 2020. Shibe reviewed and signed the Verbal Warning.

24. Shibe was placed on a thirty day probation for this conduct because she failed to follow Cardinal's customer service procedures on two occasions in a short period of time. Any Branch Manager would have been treated in a similar manner. The Branch Manager should be demonstrating great customer service for the branch employees.

25. While Shibe was still on probation, Cardinal's Chief Operating Officer conducted a random inspection of the Mentor branch. Random inspections are often conducted by Cardinal

in order to verify that procedures are being followed everyday by Cardinal management, not simply in advance of planned audits. During the February 19, 2020 inspection, the Chief Operating Officer learned of three delays in submitting account cards. The Chief Operating Officer also found that the account cards were not audited prior to submitting to the compliance audit. Finally, the Chief Operating Officer learned that the branch was not following the onboarding procedures for Cardinal. Due to these issues, Shibe was given a Written Warning Notice. A copy of the Written Warning Notice is attached as Exhibit 4. Due to these serious issues, Shibe was placed on a sixty day probation beginning on February 19, 2020.

26. Due to her disciplinary probationary status, on March 10, 2020, Plaintiff was given a document entitled 2020 Expectations. The expectations listed in the document are the most basic functions that are required of a Branch Manager. Plaintiff reviewed and signed the document on March 10, 2020. Although Plaintiff was not discharged on this date, the Expectations and Plaintiff's disciplinary probationary status placed Plaintiff on notice that if her performance, and the performance of the Mentor branch, did not improve, she was subject to discharge.

27. As of March 10, 2020, Plaintiff was Cardinal's lowest performing Branch Manager and only Branch Manager on disciplinary probationary status.

28. Due to the Covid-19 Pandemic, Cardinal was required to close its branch lobbies and move branches to drive-through service only. These customer contact changes required Cardinal to reduced its staff in order to be able to continue to support Cardinal's business and service to Cardinal's members.

29. I was one of three Cardinal employees who reviewed Cardinal's operations and determined that fourteen positions should be eliminated. A document detailing the number of

positions eliminated in the 2020 reduction-in-force is attached as Exhibit 5. The two other decisionmakers were Cardinal's Chief Financial Officer, and Cardinal's Human Resources Manager. Cardinal's Human Resources Manager, Cindy DeVito, is also a female.

30. Males and females were impacted by the reduction-in-force.

31. In addition to the fourteen position eliminations, Cardinal also closed its branch located in Lakeland Community College.

32. Shibe was selected for the COVID-19 Pandemic reduction due to her disciplinary probationary status and continuing performance issues. Due to the poor Mentor Branch performance, Shibe's Assistant Branch Manager, a male, was also selected for the reduction-in-force.

33. The termination letter sent to Plaintiff is attached as Exhibit 6. The termination letter explicitly references the COVID-19 Pandemic.

34. Due to the uncertain nature of the COVID-19 Pandemic, Plaintiff's position was not initially replaced. Rather, Cardinal's current Chief Operating Officer took over Plaintiff's Branch Manager duties, and continued to perform his own Interim COO duties from March 23, 2020 until May 18, 2020. When Cardinal moved the Interim COO into this role, it was uncertain how long he would continue performing both roles because it was unknown when the branches would fully reopen for customers.

35. The branches reopened for customers in late May. In preparation for the reopening of the branches to customers, Cardinal sought to replace the Mentor Branch Manager position in order to permit Cardinal to move the Interim Chief Operating Officer back into his normal role. The position was offered to a District Manager, Jonathan Livingston, but he resigned on May 1, 2020. The role was eventually offered and accepted by Jared Furnia who was transferred from

the Willoughby Branch Manager position to the Mentor Branch Manager position. Furnia started in the Mentor Branch as Branch Manager on approximately May 18, 2020.

36. Shibe's sex had no relation to her selection for the reduction-in-force. With the reduction in staff customer service became that much more important to Cardinal. Shibe's history of performance issues caused Cardinal concern with her ability to effectively manage during the Covid-19 Pandemic. Moreover, the Mentor branch is the flagship branch and the Branch Manager for the Mentor branch is expected to highlight and strictly follow Cardinal's policies and procedures.

37. This Declaration is based on my personal knowledge.

I have read the foregoing declaration and I affirm under penalty of perjury under the laws of Ohio and the United States of America that the foregoing is true and accurate to the best of my knowledge, information, and belief.

Christine Blake  
Christine Blake

11/7/22  
Date



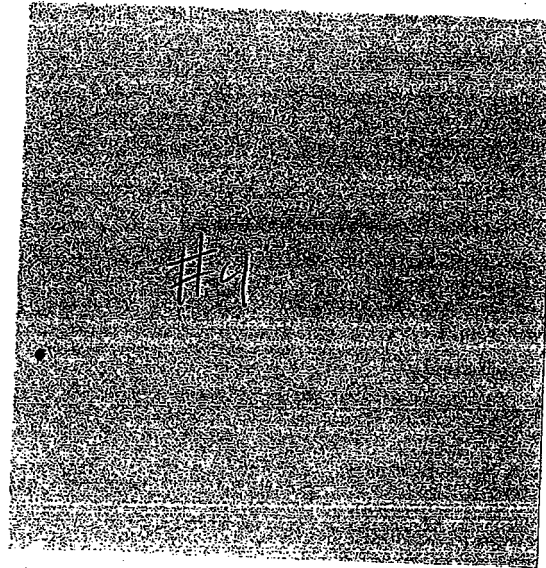
# **EXHIBIT 1**

8/23/2018

Published Manual: Cardinal CU Inc.

## **Employee Handbook-Revised 08/2018**

**Cardinal CU Inc.**



Cardinal000001

8/23/2018

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## Section 1000: Introduction and Employee Acknowledgement

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8/23/2018

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## Policy 1001: Employee Handbook Receipt and Acknowledgement

Revised Date: 08/23/2018  
 Reviewed Date: 08/23/2018  
 Board Approved Date: 08/23/2018

Cardinal Credit Union Employee Handbook is available on the Paychex Portal under the HR Online tab. To access the handbook follow these steps:

Login to the Paychex Portal:

Select the Human Resources Tab  
 Select the drop-down menu "Company Information"  
 From the Company Information menu, select "handbooks & Acknowledgements"  
 Click on the "Employee Handbook" highlighted in blue. This will open the Cardinal Credit Union Handbook in PDF format. This can be printed if desired.

I have been given the opportunity to review the employee handbook and ask questions at orientation. Furthermore, I acknowledge that I was given the information to access this handbook electronically through the Payroll website. I understand that the Handbook outlines the company's benefits, policies, and employee responsibilities. I agree to familiarize myself with the information in this Handbook. I will ask questions of my Manager or Human Resources when necessary, and will comply with the policies and procedures summarized.

**I UNDERSTAND THE INFORMATION IN THIS HANDBOOK IS INTENDED TO ACQUAINT EMPLOYEES WITH GENERAL POLICIES AND PRINCIPLES AND IS NOT A CONTRACTUAL COMMITMENT BY THE CREDIT UNION. NO CREDIT UNION POLICY, PROCEDURE, OR PRACTICE IS A CONTRACT OR A GUARANTEE OF TERMS AND CONDITIONS OF EMPLOYMENT. NO PERMANENT EMPLOYMENT OR EMPLOYMENT FOR ANY SPECIFIC TIME PERIOD IS INTENDED OR IMPLIED, AND THE EMPLOYMENT AT-WILL RELATIONSHIP IS NOT ALTERED BY ANY CREDIT UNION POLICY, PROCEDURE, OR PRACTICE. EMPLOYEES ARE EMPLOYED FOR NO SPECIFIC PERIOD OF TIME, AND EMPLOYMENT MAY BE TERMINATED BY THE CREDIT UNION OR MYSELF, AT ANY TIME, FOR ANY REASON, WITH OR WITHOUT CAUSE AND WITH OR WITHOUT PRIOR NOTICE. NO SUPERVISOR, MANAGER, OR CREDIT UNION REPRESENTATIVE, OTHER THAN THE PRESIDENT, HAS THE AUTHORITY TO ENTER INTO ANY EMPLOYMENT CONTRACT OR AGREEMENT, INCLUDING BUT NOT LIMITED TO ONE FOR EMPLOYMENT FOR A SPECIFIC DURATION OR WHICH OTHERWISE ALTERS THE AT-WILL NATURE OF EMPLOYMENT. ONLY A SEPARATE, EXPRESS WRITTEN AGREEMENT SIGNED BY THE PRESIDENT OF THE CREDIT UNION AND DESIGNATED AS AN EMPLOYMENT CONTRACT, SPECIFIC AS TO ALL MATERIAL TERMS, OR SOME KIND OF RECOGNIZED COLLECTIVE BARGAINING AGREEMENT, CAN CREATE ANY SUCH CONTRACT AND CHANGE THE AT-WILL NATURE OF THE EMPLOYMENT RELATIONSHIP.**

Employment-at-will does not impact employees' rights to negotiate singly or in a group and participate in concerted activities regarding the terms and conditions of their employment under the National Labor Relations Act.

I also understand that as a condition of employment and to ensure workplace security and safety, all Credit Union facilities, Credit Union property (including but not limited to computers, internet, desks, workstations, electronic and hard copy files, voicemail, and email), and employees' personal property at work may be inspected upon request, and/or with or without permission or advance notice. I consent to such monitoring and inspection and understand that I cannot expect personal privacy when using Credit Union equipment or communications systems.

I understand that Management, at its complete discretion, may modify or eliminate these summarized policies and procedures or any policy, practice or procedure at any time without notice. I realize I will be responsible for complying with future changes in Credit Union policies, practices, and rules. I also acknowledge that no employee or Credit Union agent has the authority to allow me to engage in any conduct or behavior that is inconsistent with the Handbook. Finally, I acknowledge that this Handbook is property of the Credit Union and I agree to not share it with anyone outside of my household.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

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8/23/2018

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**Policy 1002: Confidentiality Agreement**

Revised Date: 08/23/2018  
 Reviewed Date: 08/23/2018  
 Board Approved Date: 08/23/2018

The Credit Union exists to promote thrift among its members, to create a source of credit for provident and productive purposes, and to serve each individual member, borrower, or depositor, with dignity and integrity. It is understood that personnel of the Credit Union will conduct themselves so that these purposes may be achieved. Confidential information should not be disclosed except on a "need to know" basis within the Credit Union itself. The disclosure of non-confidential information about the Credit Union or its members to outside elements should be avoided where possible.

**GUIDELINES:**

- A. The highest standard of personal conduct will be observed at all times, and integrity, unselfishness, humility, and cooperation shall be regarded as basic dimensions of behavior. Those who hold positions of trust shall be especially careful in the handling of their personal affairs.
- B. Any inquiries from the media are to be referred to the President/CEO.
- C. Employers seeking references, or seeking information on former or current employees, should be directed toward the Human Resource Manager or VP of Finance (see Policy 3040 Reference Requests).
- D. Employees will be asked to sign a statement of confidentiality at the time of hire and annually throughout their employment to acknowledge their awareness of, and reaffirm their commitment to, this policy.
- E. The promotion and protection of each member shall be the primary duty of each employee, and the business of members shall be held in strictest confidence. Privilege information regarding internal Credit Union affairs shall be discreetly held, and such information will not be used for personal gain. Employees are not to disclose records, plans, financial information or other Credit Union or member financial, legal or business data, except as is necessary in the normal course of business, to anyone outside of the Credit Union without proper authorization.
- F. Managers are responsible for handling employee questions concerning proper procedures on the release of information.
- G. Employees and management shall be responsible for adhering to the specific details of this policy as set forth and amended by the Board of Directors of the Credit Union.
- H. Employees found to be violating this policy are subject to disciplinary action, up to and including termination, and may also be subject to civil and/or criminal penalties for violations of, among other things, applicable securities laws.

I acknowledge and agree to adhere to the above said policy currently in place with the Cardinal Credit Union.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

8/23/2018

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## Policy 1003: Employee and Volunteer Accounts Agreement

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Reviewed Date: 08/23/2018  
Board Approved Date: 08/23/2018

The Credit Union has established a policy regarding employee and volunteer accounts. Employees are expected to comply with all guidelines stated below.

### GUIDELINES:

1. Employees will not process transactions on their own accounts, their family members' accounts or anyone else who lives in the same household.
2. Loan officers will not process nor approve loans for themselves, family members, or anyone else living in the same household. A loan officer should also never process nor approve a loan in which they directly or indirectly receive proceeds from the loan.
3. Employees and elected volunteers will not have past due loans. Any loan one (1) day past the grace period is considered past due. All co-maker or guaranteed loans entered into by an employee and/or volunteer is not to be delinquent. It is the employees' and volunteers' responsibility to insure the loan is current.
4. Employees and volunteers must not overdraw any checking account. An overdrawn checking account may be cause for closing that account (not including overdraft protection).
5. If an employee or volunteer is suspected of and caught kiting or floating checks, this will result in termination of their responsibilities with the Credit Union.
6. A loan application will be completed and a new credit bureau report pulled for each new loan application for every employee and volunteer.
7. All transactions involving a person in a position of trust with the Credit Union must be able to withstand the closest scrutiny and be above reproach.
8. Any individuals that violate this policy will be reported to management and/or the board of directors for further action.
9. Employees will be asked to sign an Employee and Volunteer Account Agreement upon employment.

I acknowledge and agree to adhere to the above said policy currently in place with Cardinal Credit Union.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

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8/23/2018

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**Policy 1004: Fraud Agreement**

Revised Date: 08/23/2018  
 Reviewed Date: 08/23/2018  
 Board Approved Date: 08/23/2018

The undersigned employee of Cardinal Community Credit Union acknowledges that the Credit Union does not tolerate in the least degree any form of fraud and that fraud is grounds for immediate termination or suspension.

**GUIDELINES**

The undersigned further acknowledges that acts considered fraudulent include, but are not limited to, the following:

1. Manipulation of loan accounts, documents, computer records, share or share draft accounts, or any other type of accounts.
2. Establishing undisclosed funds or accounts for any purpose.
3. Dishonesty, including falsification of Credit Union records or altering time reports.
4. Theft of any kind, including stealing from members' accounts, over-payment of dividends and creating fictitious loans or theft of property of employees, members or the Credit Union.
5. Check/share draft kiting or any similar activity (often referred to as "playing the float") including but not limited to artificially inflating account balances by deposits of negotiable instruments for which sufficient funds are not available, "empty envelope" automatic teller machine deposits, or knowingly depositing checks which are not supported by sufficient funds, knowingly negotiating checks on accounts when the account has insufficient funds to cover the check.
6. Forgeries of any kind.
7. Unauthorized or unapproved salary advances or overtime reimbursement for yourself or another.
8. Intentional violation of Credit Union rules, internal controls, security procedures, regulations or procedures.
9. Acting as an agent for or conducting any organized lottery, pool or other gambling transaction.
10. Intentionally failing to secure collateral, to properly record a security interest in collateral, or pledging a member's shares as collateral without the member's permission.
11. Granting or requesting preferential treatment for anyone.
12. Alteration or misrepresentation of time/attendance records or expenses for which reimbursement is requested.
13. Alteration of any document presented by a member or to the Credit Union for the purpose of a transaction.
14. Making any intentional and material misrepresentation to a member or any third party or Credit Union employee regarding any transaction performed or requested.
15. Committing any act, which does or could result in the cancellation of bond coverage or the requirement of a condition for bonding.
16. Performing any activity, including maintenance and transactions on an employee's own account or on any account of the employee's family. Family is considered to be any relative of an employee.
17. Intentionally accessing or releasing confidential account information to individuals or outside parties for profit or personal gain. This includes information regarding coworkers, members, the Credit Union, and its finances or other sensitive information regarding the organization.
18. If the undersigned suspects a Credit Union official or another Credit Union employee of committing fraud, the undersigned agrees to keep his/her suspicion strictly confidential; to follow the Whistleblowing and Reporting Serious Inappropriate Conduct policy; or report the suspicion immediately to one of the members of the Credit Union's designated CPA firm: Lillie & Company-Allen Schreiber 877-965-2294 or allenschreiber@lilliecpa.com

The undersigned has read and understands the foregoing fraud policy and will not engage in fraudulent acts of any kind while employed by the Credit Union.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

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8/23/2018

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### **Policy 1005: Mobile Security Agreement**

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To ensure better security of your data and sensitive information, Cardinal is establishing a stronger security policy for smartphones (iPhone, android, etc.) and tablets (iPad, etc.) This policy necessitates that all smartphone or tablet users who connect to email or MS Exchange data must password-protect the device and establish automatic "security timeout" or "auto lock" after one (1) minute of inactivity.

#### **GUIDELINES:**

Such measures are essential to protecting both your private files and any private or sensitive business information that may be stored on your device or in your email index. Creating a password - one that is unique to your device - and setting up an automatic timeout are the keys to securing this information. Without a password, if your device is lost or stolen, someone can easily view your files and browse through your email folders, including unread incoming email.

To establish a password and the one (1) minute automatic timeout, please confer with the IT department should you require assistance.

In the event your device becomes lost or stolen, it is incumbent upon you to promptly report this to the CEO. Cardinal will take proactive steps to remotely erase and suspend service to missing devices.

This password policy is part of our ongoing effort to evaluate what measures we can take to strengthen data security at Cardinal, while continuing to respect our culture of intellectual freedom and open communication.

I acknowledge and agree to adhere to the above said policy currently in place with Cardinal Credit Union.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Cardinal000009

8/23/2018

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## **Policy 1010: Introduction to the Handbook**

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### **Purpose of the Handbook**

This Handbook will familiarize you with the privileges, benefits, and responsibilities of being an employee at our Credit Union. Please understand that this Handbook can only highlight and summarize our policies and practices. For more detailed information, you should see your supervisor or Human Resources.

As circumstances change, we may need to revise, rescind, or supplement these policies from time to time. Nothing in this Handbook is a contract or a promise. The policies can change at any time, for any reason, without warning.

We are always looking for ways to improve communications with our employees. If you have suggestions for ways to improve this Handbook in particular or employee practices in general, please feel free to bring them to Human Resources.

<p><b>If you have questions or need help in understanding the policies in this Handbook, please ask a member of Management or contact Human Resources.</b></p>
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8/23/2018

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### **Policy 1020: Message from Management**

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Whether you have just joined our organization or have been with us for a while, we are confident that you will find our Company to be a professional and productive organization. Your unique talents and abilities are extremely valuable to us and we look forward to a rewarding and successful association. Cardinal Credit Union is proud of the professional services we provide our customers. We believe that our employees are truly our most valuable asset and that each of us directly contributes to our continued success.

This Handbook was developed to establish a framework in which employees' efforts can advance both the Company's objectives and the individual's interests. To further this goal we have adopted human resource policies which we believe are fair, consistent, and will let employees know what is expected of them. It is our intention that these policies will promote sound management as well as success and growth for each of you as part of our Company team.

Please familiarize yourself with the Handbook's policies, as they should answer many common questions concerning your employment at Cardinal Credit Union. Also, please sign and return the Employee Acknowledgement Form found at the beginning of the Handbook.

We hope that your experience is enjoyable, challenging, and rewarding in every respect!

Sincerely,

President/CEO

Cardinal000011

8/23/2018

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### **Policy 1030: Mission Statement**

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To brighten our members' financial future.

Cardinal000012

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8/23/2018

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## **Policy 1040: Overview of the Company**

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Cardinal Credit Union has been providing financial services to employees of various companies and organizations in the northeast Ohio area for over sixty years. We were organized in 1953 to serve the employees of the Mentor Public School System with opportunities to realize high yield savings, as well as, easily accessible financing options. Today, Cardinal Credit Union is a "Community Chartered" credit union. This simply means that ALL persons who live in a geographic area are eligible for membership. Cardinal Credit Union membership is open to anyone who lives, works, worships or attends school in Lake, Geauga, Cuyahoga, Ashtabula, Portage, Summit, Mahoning, Trumbull, or Columbiana counties.

Cardinal Credit Union is a not-for-profit financial cooperative, which is owned by its members. Our Mission: to brighten our members' financial future. The credit union motto - PEOPLE HELPING PEOPLE- is demonstrated in every transaction that takes place at Cardinal Credit Union. We promise each member personalized service and individualized financial attention.

Cardinal000013

8/23/2018

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## Section 2000: General Management Practices

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- Policy 2010: Americans with Disabilities Act (ADA)
- Policy 2015: Diversity
- Policy 2020: Employment At-Will
- Policy 2030: Equal Employment Opportunity (EEO)
- Policy 2040: Harassment

8/23/2018

Published Manual: Cardinal CU Inc.

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## Policy 2010: Americans with Disabilities Act (ADA)

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### Scope of the ADA

As part of our Equal Employment Opportunity commitment we will implement all applicable provisions of the Americans with Disabilities Act (ADA). We do not discriminate against any qualified applicant or employee on the basis of disability in any employment practice including, but not limited to, hiring, promotion, job assignment, compensation, discipline, training, and termination.

### Reasonable Accommodations

As required under the ADA, we will provide reasonable accommodations for qualified individuals with disabilities to assist them in performing the essential functions of their jobs, unless providing an accommodation would create undue hardships on the Credit Union or create direct health or safety threats. Reasonable accommodations may also be available to individuals with temporary impairments, such as those with pregnancy-related disabilities. Any employee or manager with questions or concerns relating to a disability, or anyone seeking an accommodation, should contact Human Resources. If you know of a particular accommodation that you believe will help, please mention it in your accommodation request. Although we cannot guarantee that we will grant your specific request, we will certainly consider it.

Once you have made your request, either verbally or in writing, the Credit Union will engage in interactive dialog with you to determine an effective accommodation that does not create an undue hardship on the Credit Union. As part of this process, we may request medical records or information from your medical provider regarding your disability and possible accommodations. In this event, we will treat this information as a confidential medical record.

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### **Policy 2015: Diversity**

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Our Credit Union is committed to a policy of equal opportunity and strives to provide an environment where every employee and member – regardless of race, religion, sex, sexual orientation, gender identity, pregnancy (current, past, or potential), age, national origin, color, citizenship, disability, protected veteran or military status, genetic status, ancestry, or other characteristic protected under federal, state, or local law – feels respected and valued. Respecting the richness of our differences in individual traits, skills, beliefs, and talents, not only benefits our organization, but also contributes to the success of the community we serve.

Our Credit Union will:

1. Aim to create a culture that respects and values each other's differences and recognizes that diversity is a great asset to the Credit Union and the people it serves;
2. Raise awareness of and promote a belief in the advantages of diversity, and;
3. Ensure all employees and volunteers are aware of the objectives within this policy and are encouraged to support its objectives.

Diversity makes our Credit Union a better place to work, helps us better understand our members' needs, and enables us to provide outstanding service.

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### **Policy 2020: Employment-At-Will**

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The Credit Union hopes our employment relationship will be a positive and rewarding experience. However, we cannot make any guarantees about your continued employment with our Credit Union. All employees who do not have individual, written employment contracts signed by the President and expressly providing for employment other than at-will (such as employment for a specified time period or duration or requiring "just cause" for termination), are considered employees-at-will. **THIS MEANS THAT YOUR EMPLOYMENT MAY BE ENDED BY THE CREDIT UNION WITHOUT PRIOR NOTICE, AT ANY TIME, FOR ANY REASON, WITH OR WITHOUT CAUSE.** Employees, likewise, may terminate employment at any time, for any reason. Nothing in this Handbook constitutes a contract or promise of continued employment.

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## **Policy 2030: Equal Employment Opportunity (EEO)**

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### **EEO Commitment**

Equal employment opportunity has been, and will continue to be a basic principle at Cardinal Credit Union. Employment at our Company is based upon merit, ability and qualifications. No qualified applicant or employee is to be discriminated against because of race, color, religion, sex, sexual orientation, gender identity, pregnancy (current, past, or potential), age, national origin, citizenship, disability, protected veteran, military, or genetic status, or other status protected by federal, state, local or other law. Our equal employment opportunity commitment applies to all areas of employment including (but not limited to) hiring, training, placement, promotion, compensation, and benefits.

### **Reasonable Accommodations**

As part of our EEO commitment we strive to provide qualified employees with disabilities and those with religious conflicts reasonable accommodations as required by law. Employees seeking accommodations are encouraged to contact their managers or Human Resources.

### **Reporting Violations**

Employees who feel they are victims or witnesses of any possible violation of this policy should immediately report this fact to their manager, Human Resources, or any other member of management. Questions and complaints will be investigated promptly and as confidentially as possible under the circumstances.

### **No Discrimination Because of Relationship or Association**

Applicants or employees who are related to or associated with persons in a protected class will not be discriminated against because of that relationship.

### **No Discrimination Because of Pregnancy, Childbirth, and Related Medical Conditions**

Applicants or employees will not be discriminated against because of pregnancy (current, past, or potential), childbirth, or related medical conditions.

### **Retaliation Prohibited**

Employees should feel free to raise concerns, ask questions, report possible violations of our EEO policy, or assist in an investigation or other proceeding without fear of retaliation. Such retaliatory action is strictly forbidden. Similarly, retaliation against a person because of his or her relationship or association with someone who has engaged in any of the activities above is also prohibited.

### **Corrective Action**

Appropriate corrective action will be taken against any employee found to have violated this policy.

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## Policy 2040: Harassment

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### All Harassment Prohibited

All Credit Union employees have the right to work in an organization free of discrimination, harassing conduct, bullying, and unwelcome sexual advances or requests for sexual favors. Verbal, physical, or other communication or conduct by an employee, manager, member, or supplier which harasses, bullies, disrupts, or interferes with another's work performance or which creates an intimidating, offensive, or hostile environment will not be tolerated. All types of harassment, whether based on sex, sexual orientation, gender identity, pregnancy (current, past, or potential), race, color, religion, age, disability, genetic, protected veteran or military status, or other status protected by federal, state, local or other law, are unacceptable work behavior and expressly prohibited. Same sex as well as heterosexual harassment is prohibited.

### Examples of Harassment

Harassment may include conduct (both overt and subtle) that demeans another person or shows hostility toward an individual because of a protected characteristic. Examples include but are not limited to: teasing, unwelcome advances, leers, repeated requests for a date, inappropriate touching, pinching or patting, practical jokes, offensive or lewd remarks or jokes, inappropriate personal questions, showing or posting inappropriate pictures or cartoons, sharing or sending suggestive or explicit photos "sexting," and offensive use of the internet, email, voice mail, instant messaging, social networking, and other communication systems.

### Inappropriate conduct may exist when:

- Submission to such conduct is made an explicit or implicit term or condition of employment;
- Submission to or rejection of such conduct is used as a basis for an employment decision affecting an individual; or
- Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive work environment.

### Examples of Bullying

Bullying may include persistent, multiple, unreasonable incidents that offend, degrade, intimidate or humiliate a person. Examples can include, but aren't limited to: cruelty, belittlement, degradation, yelling or screaming, excessive or unjustified criticism, public reprimand or behavior intended to punish, such as ignoring or excluding someone from workplace activities, intimidation, ridicule, threats, insults or sarcasm, humiliating or demeaning a person in front of others, trivialization of views and opinions, or unsubstantiated allegations of misconduct, sabotaging someone's ability to do their job, unfairly blaming them for mistakes, or stealing credit for their work, assigning an excess of work deliberately to cause stress to the individual, or physical violence such as pushing, shoving or throwing of objects.

### Employee Relationships

While the Credit Union does not seek to regulate the personal relationships of its employees, personal relationships with other employees that may result in declines in productivity, conflicts of interest, possible sexual harassment, and other workplace problems should be avoided and will be subject to corrective action, as appropriate.

### Reporting Procedures

An employee who believes that he/she has been subjected to inappropriate conduct or who has questions regarding this policy is strongly encouraged to immediately contact his/her manager, Human Resources or any other member of management. Questions and complaints will be investigated promptly and as confidentially as possible under the circumstances. Employees should feel free to raise their concerns or make complaints without fear of retaliation. Retaliation is also prohibited by this policy.

### Corrective Action

An employee found to have participated in any inappropriate conduct prohibited by law or this policy will be subject to corrective action up to and including termination. Remember that conduct that may not be illegal may still constitute "conduct unbecoming an employee" and be subject to corrective action.

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## Section 3000: Employment Status And Human Resource Records

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- Policy 3010: Employee Classification
- Policy 3020: Initial Employment Period
- Policy 3030: Human Resources Files and Records
- Policy 3040: Reference Requests

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### **Policy 3010: Employee Classification**

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Our employees are classified into several categories: part-time, or full-time, and exempt or nonexempt. Classifications are important in determining eligibility for various benefits, overtime pay, and to clarify employment status. Since employees are employed at-will for unspecified durations, established classifications do not guarantee employment.

Each employee's position is designated as exempt or nonexempt.

**NONEXEMPT** employees receive overtime pay for work in excess of 40 hours in a workweek or otherwise as required by law. Their work and pay are determined based on their actual hours worked.

**EXEMPT** employees hold positions which meet specific tests established by the Fair Labor Standards Act (FLSA) and applicable regulations. They are not eligible for overtime pay.

In addition to each of the above categories, each employee belongs to one of the following employment categories.

**FULL-TIME EMPLOYEES** are hired to work at least a 36 (thirty-six) hour workweek on a regular basis. Generally, they are eligible for full benefits subject to the terms and conditions of each benefit program. An employee's classification may be changed to full-time status only by express written notification from management.

**PART-TIME EMPLOYEES** are scheduled to work less than 30 (thirty) hours per week indefinitely on a regular or irregular basis. Part-time employees are eligible for limited benefits as detailed in each benefit and leave program.

**TEMPORARY EMPLOYEES** are hired for defined projects and/or limited timeframes and generally are not eligible for Credit Union benefits. Changes in health care under the Affordable Care Act affecting temporary employees with reference to required benefits will be incorporated in accordance with the ACA. Employment beyond any initially stated period does not imply a change in employment status. As with all other employees, temporary employees remain employees-at-will throughout their employment.

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### **Policy 3020: Initial Employment Period**

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All employees, both full- and part-time are required to complete Initial Employment Periods. The first 30/60/90 calendar days of employment after hire are considered to be the Initial Employment Period. During this time, supervisors will work with employees to help them learn how to do their job successfully and what the Credit Union expects of them. This period also provides both the employee and the Credit Union an opportunity to decide whether they are suited for the position for which they were hired. Under appropriate circumstances the 30/60/90 day period may be extended.

When employment begins, the employee will meet with Human Resources who will explain benefits and payroll procedures and assist in completing paperwork. Employees will also meet with their supervisor to go over job goals and performance requirements. During the initial employment period, supervisors will give feedback on performance and will be available to answer any questions.

Employees may not be eligible for the certain benefits unless and until they complete the initial employment period. Human Resources will provide information regarding this.

Although we hope that employees will be successful here, the Credit Union may terminate employment at any time, either during the initial employment period or afterwards, with or without cause and with or without notice. Employees are also free to quit at any time and for any reason, either during the initial employment period or afterwards, with or without notice. Successful completion of the initial employment period does not guarantee a job for any period of time or in any way change the at-will employment relationship. (For an explanation of at-will employment, see Section 2020 of this Handbook).

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## **Policy 3030: Human Resources Files and Records**

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### **Updating Information**

Records and information regarding our applicants, employees, and former employees are kept to ensure compliance with government requirements and to support our business, benefit programs and employment actions. We are committed to protecting this personal information and have established procedures to safeguard it. All employees are required to assist in keeping this personal information confidential, safe, and current.

### **Employees Should Notify Us of Changes**

Employees are asked to notify Human Resources of any changes in their personal information including:

- Name and/or marital status;
- Home address, telephone numbers, personal email address;
- Number of dependents and W-4 information;
- Emergency contact persons;
- Immigration status;
- Military status;
- Insurance beneficiaries;
- Licenses, certifications, and related information; and
- Other relevant information.

### **Access to Files**

Human Resource files are Company property and therefore access to them is restricted unless applicable law requires otherwise. Generally, only management personnel have access to the files. Except as otherwise required by law, employees may review their own records by making a written request for an appointment with Human Resources. A member of Management must be present during any employee review of records. Copies of the records may be made. However, under no circumstances may a file be removed. Contact Human Resources for additional information.

### **Safeguarding Personal Information**

We seek to protect employee information and privacy by:

- Collecting and retaining only information that is required by law or business operations.
- Disclosing information on a "need to know" basis and to persons authorized to receive it.
- Maintaining and updating physical, technological, organizational, and procedural safeguards that are appropriate to the type of information gathered. Unfortunately, no physical location, computer system, or information can ever be fully protected against unauthorized use or abuse and so we cannot guarantee its security.
- Destroying information with care as required by law and our established procedures.

### **Confidentiality**

All employees are expected to be strongly committed to implementing established confidentiality and privacy policies. We all have a duty to protect confidential personal and business information.

### **Corrective Action**

We take confidentiality and privacy issues very seriously. Consequently, violations of these policies may result in corrective action, up to and including termination.



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## **Policy 3040: Reference Requests**

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### **Refer All Requests to Human Resources**

All reference requests and inquiries regarding current or former employees should be directed to Human Resources. No employee may provide a letter of reference for any current or former employee without Human Resources' permission. Employees should not use social networking (e.g., LinkedIn), either intentionally or unintentionally to provide references for employees.

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## **Section 4000: Employment Practices**

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- Policy 4010: Complaint Procedure
- Policy 4020: Corrective Action
- Policy 4023: Emergency Closing
- Policy 4025: Employee Referral Program
- Policy 4026: Employment of Minors
- Policy 4030: Hiring of Relatives (Nepotism)
- Policy 4032: Immigration Law Compliance
- Policy 4033: In-House Education and Training
- Policy 4034: Internships
- Policy 4035: Involvement in Community/Political Activities
- Policy 4040: Medical Exams, Drug Testing, and Health Certification
- Policy 4048: Orientation
- Policy 4050: Outside Employment
- Policy 4060: Performance Appraisal
- Policy 4070: Promotions and Transfers
- Policy 4075: Return to Work and Light Duty
- Policy 4080: Serious Illnesses, Medical Conditions, and Impairments
- Policy 4090: Termination of Employment

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## **Policy 4010: Complaint Procedure**

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### **Informal Problem Solving**

Cardinal Credit Union seeks to promote an atmosphere where employees are comfortable in voicing their concerns and raising employment related issues. Therefore, employees are encouraged to speak informally and discuss any problems with their manager so that appropriate actions may be taken. The Company is committed to ensuring a responsive and fair problem solving process at the lowest possible organizational level and encourages this same commitment from all employees. If such informal discussions fail to resolve an employee's concerns, he/she is encouraged to utilize our more formal complaint procedures.

### **Formal Problem Solving**

**Documentation in Writing.** An employee should immediately inform his/her manager of a complaint. Complaints must be submitted promptly, generally within five (5) business days. When a complaint to an employee's manager may be inappropriate under the circumstances, he/she may submit a complaint directly to Human Resources or CEO.

**Appeal.** If an employee is dissatisfied with a manager's decision, he/she may appeal within five (5) days in writing to Human Resources or CEO.

**Allegations of Unethical, Unsafe, Illegal, Discriminatory, or Inappropriate Behavior of Managers, Co-workers, and Non-employees.** Serious concerns regarding corporate wrongdoing including possible unethical, unsafe, discriminatory, or illegal conduct should immediately be reported directly to CEO or Human Resources. Formal problem-solving steps should not be followed in this instance.

### **Human Resources Assistance**

Employees are also encouraged to utilize Human Resources for consultation at any stage in the problem-solving process. Effort will be made to resolve the problem as quickly and as confidentially as possible.

### **Procedures Are Guidelines**

This policy is only a guideline. The Company reserves the right to take action as Management deems appropriate.

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## **Policy 4020: Corrective Action**

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### **Employee Responsibilities**

All employees are expected to comply with the Credit Union's standards of behavior and performance. Any noncompliance with these standards must be remedied and is subject to corrective action.

### **Possible Corrective Action**

Examples of corrective action include oral warnings, written reprimands, suspension, probation, demotion, and termination. However, nothing in this policy alters the at-will relationship between the Credit Union and its employees and all corrective action policies are guidelines only, not a promise of specific treatment or continued employment.

### **Management Discretion**

In cases of serious misconduct or performance problems (including but not limited to theft, fraud, or dishonesty), an employee may be suspended or terminated immediately. Each situation is dealt with on a case-by-case basis in the sole discretion of Management.

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### **Policy 4023: Emergency Closing**

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We make every effort to maintain normal work hours and schedules throughout the year. However, rarely, severe weather, power outages, and other extreme emergency conditions may require us to close our work facilities. Employee safety is the primary factor when considering any workplace closure.

#### **If No Emergency Closing is Announced**

Unless an emergency closing has been announced through the media or other communication, employees should report to work. However, every employee should determine whether he or she can safely travel to work. If the workplace is open but an employee decides it is unsafe to travel because of severe conditions, he or she may use vacation, personal leave, or unpaid leave.

#### **Employee Responsibilities**

Employees are responsible to notify their managers as soon as possible (as required by the attendance policy) if they are unable to report to work due to a weather emergency. They should also provide contact numbers where they can be reached and keep management informed of their work status.

#### **Compensation and Leave**

Employee compensation during workplace closures will be paid according to the following guidelines, as allowed by law.

Full time nonexempt employees will be paid their regular hourly rates for up to two (2) day(s) of emergency closure each calendar year. If business closures exceed two (2) day(s) per calendar year, then employees may use accrued PTO or take unpaid leave as desired. If a nonexempt employee is asked to work during an emergency closure they will receive one and one half their regular pay rates.

Part-time employees who work at least twenty (20) hours per week are eligible for one (1) day(s) of emergency closure pay per year. Those working less than 20 hours per week are not eligible for emergency pay. Part-time employees will be paid emergency leave only for normally scheduled hours.

As required by the Fair Labor Standards Act, exempt employees will be paid their normal weekly salaries for any workweeks in which they perform work. For workweeks in which exempt employees perform no work, they may use accrued vacation, personal leave, or take unpaid leave as desired.

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## **Policy 4025: Employee Referral Program**

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To be successful, our Company requires highly capable, skilled, and dedicated employees. Our own current employees are frequently a good resource for identifying and referring qualified applicants for open positions. To more effectively utilize this resource, we have established an Employee Referral Program to encourage and reward our employees for successfully referring applicants under the guidelines established below.

### **Eligible Employees**

All employees of the Credit Union are eligible to participate.

### **Employee Referral Procedures**

- Review postings of open positions for which employees can make referrals.
- An employee's immediate relative, close friend, or household member may be hired provided the applicant can perform essential job functions and employment would not establish a direct or indirect supervisory relationship, a real or apparent conflict of interest, or a potentially adverse work situation.
- No referral bonuses are paid for referrals for part-time positions, rehired employees, or employees on leave.
- Get a complete list of procedures from Human Resources.

### **Referral Bonus**

Employees who successfully refer qualified applicants who are then employed six (6) consecutive months are eligible to receive a \$100 bonus for each referral. The referral bonus is paid within 30 days after the candidate successfully completes six (6) months of continuous employment. An additional bonus of \$150 will be paid to the employee who referred if the candidate successfully completes one (1) year of continuous employment. All bonuses are subject to income tax withholding.

### **Employer Right to Change or Terminate Program**

As with other policies that may be implemented from time to time, the Company reserves the right to modify the terms or eliminate the Employee Referral Program at any time for any reason, with or without notice.

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### **Policy 4026: Employment of Minors**

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Generally, Company employees are at least eighteen (18) years of age. However, where appropriate, we may occasionally hire qualified minors for open positions. As part of that hiring process, we seek to ensure that we meet all child labor requirements set forth in the federal Fair Labor Standards Act (FLSA), related Department of Labor regulations, and applicable state law provisions. Our goal is to provide a safe and healthy workplace for all employees.

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### **Policy 4030: Hiring of Relatives (Nepotism)**

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#### **Conditions**

An employee's immediate relative, close friend, or household member may be hired provided the applicant can perform the essential functions of the job and the employment would not establish a:

- Direct or indirect supervisory relationship;
- Real or apparent conflict of interest; or
- Potentially adverse work situation.

For purposes of this policy, "immediate relative" includes spouse, father, mother, sister, brother, son, daughter, aunt, uncle, nephew, niece, grandparent, step-parents, step-siblings, step-children, mother-in-law, father-in-law, grandchild, son-in-law, daughter-in-law, partner, person who raised the employee, and any relative who permanently resides in family home. This policy also applies to transfers and promotions.

#### **Employees Who Become Related**

If two employees become related or otherwise become subject to this policy's restrictions after hire, they must notify Human Resources. One of them must seek a transfer. If a transfer is not possible, the employees will have six (6) working months to decide which of them will terminate employment. Management retains complete discretion in approving all employee transfers and reassignments.

#### **Additional Restrictions**

Executive and specific committees are further limited in the Operation Policy of the Credit Union.



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### **Policy 4032: Immigration Law Compliance**

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Under the terms of the Immigration Reform and Control Act of 1986 (IRCA) we must verify the legal employment status of all new hires, including American citizens. Therefore, all offers of employment are contingent upon an individual's ability to produce required documents establishing identity and employment authorization. Additionally, employment discrimination against citizens and authorized aliens based on national origin and/or citizenship status is prohibited.

#### **Non-Discrimination**

The Company does not discriminate against individuals on the basis of national origin or citizenship. Particular individuals or groups will not be required to provide more or different documentation than is required of all employees.

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## **Policy 4033: In-House Education and Training**

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Employee education and development are important to our Company. Our ability to provide quality service to our customers and to continue to compete in the marketplace depends on a knowledgeable workforce. Employees are encouraged to continually expand and enhance their skills and knowledge to grow in their positions, take on added responsibility, or enrich their functions.

### **Equal Opportunities**

In our education and training programs, as in all of our Human Resource and other functions, we are committed to providing equal opportunities for all employees at all levels of our organization.

### **In-House Training Options and Requirements**

We offer a wide variety of in-house training programs. Contact your Manager for more information. Certain training programs such as new hire orientation, product knowledge, safety, and customer service training may be required of employees.

### **Employee Responsibilities**

Employees are encouraged to take an active part in creating a development plan in conjunction with their managers and to continually strive to increase their skills and knowledge. When employees enroll in in-house training classes, they are expected to attend and actively participate in all training sessions.

### **No Guarantee of Promotion**

While additional training opportunities may develop employee's skills and abilities, the Company cannot guarantee that further education will provide pay increases or automatic advancement.

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### **Policy 4034: Internships**

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Our Company strives to hire people who are motivated to contribute to our success, and who are interested in our business. A good source of highly skilled and motivated applicants is students studying fields related to our business. To aid in this endeavor, the Company has instituted an Internship Program.

#### **Equal Opportunities**

In our Internship Program, as in all of our Human Resource and other functions, we are committed to providing equal opportunities for all applicants based on job qualifications and ability, not sex, sexual orientation, gender identity, pregnancy (current, past, or potential), race, religion, disability, age, national origin, military or protected veteran status, genetic status, citizenship, or other protected status.

#### **No Guarantee of Employment**

While working for the Company in an intern capacity will develop enhanced skills, abilities, and job-related experience, the Company cannot guarantee future employment to interns. Interns will be required to go through normal application processes to gain employment with our Company.

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### **Policy 4035: Involvement in Community/Political Activities**

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Employees are encouraged to become involved in charitable organizations, community affairs, and political activities. Such involvement benefits the community and provides opportunities to create goodwill. However, employee participation should not interfere with job responsibilities, create a conflict of interest, threaten confidentiality standards, or impact business interests. Employees should make clear at all times that they are acting on a private, personal basis, not as part of our organization. Company approval should be requested if any doubt exists as to the appropriateness of an employee's involvement in community or political activities.

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## **Policy 4040: Medical Exams, Drug Testing, and Health Certification**

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### **Exams and Testing**

As a condition of continued employment, employees may be required to undergo periodic medical exams and drug or alcohol screenings. Medical inquiries, examinations, and drug testing may be undertaken at Management's discretion if they are job-related and consistent with applicable legal requirements. A copy of the Credit Union's drug testing policy is available for review in Human Resources.

### **Requests for Accommodations**

Employees concerned about their abilities to effectively or safely perform their jobs are encouraged to discuss their situations with Management and to request reasonable accommodations as necessary. Reasonable accommodations may also be available to individuals with temporary impairments, such as those with pregnancy-related disabilities.

### **Medical Certification**

Documentation of medical condition and/or suitability for work may be required at Management's discretion in certain situations (including absence from work, return from leave, request for leave, and request for an accommodation). Additional medical opinions may also be requested where appropriate. Note: Medical information and certifications will be obtained in accordance with applicable state and federal law, including the Genetic Information Nondiscrimination Act (GINA). Employees are not to provide any genetic information when responding to requests for medical information. "Genetic information," as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

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### **Policy 4048: Orientation**

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An effective orientation program can be extremely beneficial to both new employees and to our organization. Through our orientation program we seek to warmly welcome new hires, complete necessary paperwork, and convey essential job and Company information. Our goal is to reduce the time required for new employees to become comfortable and productive on the job. Therefore all new hires should participate in an orientation program that begins on the first day of work.

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## **Policy 4050: Outside Employment**

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### **Conditions**

Employees may hold outside jobs or be involved in outside business, educational, community, political, and charitable activities as long as they continue to meet established performance standards, and such activities do not consume company time and/or resources, or create conflicts of interest. An employee's position at our Company is considered to be of primary importance. Employees are expected to devote full attention and energy to our organization.

### **Consultation with Management**

Unless acting as a Company representative, an employee should make clear at all times that he/she is acting on a private, personal basis and not as part of our organization. Management approval should be sought if any question exists as to whether the outside activity consumes company time or resources, creates conflicts of interest, or interferes with the employee's ability to meet established performance standards.

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### **Policy 4060: Performance Appraisal**

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All employees are strongly encouraged to regularly and informally discuss their job performance and goals with their manager. Additionally, more formal performance reviews are generally conducted after completion of the Initial Employment Period and annually thereafter. Reviews provide an opportunity for employees and managers to discuss job duties, employee strengths and weaknesses, mutual concerns, and long term goals. Performance reviews and the appraisal process are subject to Company discretion and may be changed or eliminated as Management deems appropriate.



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## **Policy 4070: Promotions and Transfers**

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### **Eligibility**

Employees are encouraged to seek more advanced positions or lateral positions for which they qualify. A posting system may be used to inform employees of job opportunities and requirements. Except in unusual circumstances, required by business necessity, employees must have performed acceptably in their current positions for at least one (1) year before they seek a transfer. Additionally, an employee's performance record and skills must support the change in job responsibilities.

### **Process**

All transfers and promotions will be judged individually, based on departmental needs and the skills, abilities, and work record of the employee. Employees seeking a change in position should discuss it first with their supervisor or with Human Resources to determine if their skills and experience meet the requirements of the job. Employees are encouraged to discuss their job plans and career goals at any time with either their manager or Human Resources.

### **Equal Employment Opportunity**

The Company's commitment to Equal Employment Opportunity applies to decisions regarding promotions. The Company will not discriminate on the basis of race, color, national origin, sex, sexual orientation, gender identity, pregnancy (current, past, or potential), religion, age, disability, genetic status, military or protected veteran status, or any other characteristic protected by law.

### **Management Discretion**

While Management intends to work closely with all employees to ensure that job placements are appropriate and satisfying, all staffing decisions are subject to Management's complete discretion. Promotion and transfer guidelines may be disregarded as business needs require.

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### **Policy 4075: Return to Work and Light Duty**

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Our return to work and light duty programs are intended to minimize the costs and impact of employee absences and assist employees in returning to work as soon as medically possible. When deemed appropriate, light-duty placements may be considered for employees who have sustained on-the-job injuries or illnesses.

#### **Case-by-Case Consideration**

Light duty placements and return-to-work actions are considered on a case-by-case basis. Consideration will be given to medical issues, physical restrictions, work availability and demands, and applicable legal requirements. Pregnant employees, temporarily unable to perform the functions of their job, will be treated the same as other employees temporarily unable to perform the functions of their job. Light duty assignments are temporary in nature, may not generally extend beyond 12 weeks, and are subject to management discretion, as allowed by law. Discussions with the employee will take place if the light duty needs to extend beyond 12 weeks as part of the ADA's interactive process.

#### **Procedures**

Employees who believe they could benefit from the light duty program should contact Human Resources for detailed information and program requirements.

All light duty and return to work options are implemented in conjunction with the employee's physician or health care provider and other medical professionals retained by the Company or our Workers' Compensation insurer.

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### **Policy 4080: Serious Illnesses, Medical Conditions, and Impairments**

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Employees with serious illnesses, medical conditions (including but not limited to cancer, heart disease, HIV, and AIDS), or impairments (physical or mental) may wish to continue their active employment. Such employees who are able to meet acceptable performance standards (with or without reasonable accommodation) and whose conditions do not threaten themselves or others may continue to work. Reasonable accommodations will be provided as required under the Americans with Disabilities Act (ADA). Pregnancy-related impairments will be treated the same as other types of impairments. Discrimination or harassment based on an employee's medical condition, disability, or genetic status will not be tolerated. Employees requiring accommodations or who may have concerns or questions relating to this policy should contact Human Resources.

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## **Policy 4090: Termination of Employment**

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UNLESS THERE IS A SPECIFIC WRITTEN AGREEMENT PROVIDING OTHERWISE, SIGNED BY THE PRESIDENT OF THE CREDIT UNION, EMPLOYMENT WITH THE CREDIT UNION IS AT-WILL. THE CREDIT UNION HAS THE RIGHT TO END AN EMPLOYMENT RELATIONSHIP AT ANY TIME, FOR ANY REASON, WITH OR WITHOUT CAUSE, AND WITH OR WITHOUT PRIOR NOTICE. NO SUPERVISOR, MANAGER, OR CREDIT UNION REPRESENTATIVE (EXCEPT THE PRESIDENT USING A WRITTEN EMPLOYMENT CONTRACT) HAS AUTHORITY TO ENTER INTO AN EMPLOYMENT AGREEMENT FOR ANY SPECIFIED TIME PERIOD OR DURATION, OR WHICH OTHERWISE ALTERS THE AT-WILL NATURE OF THE EMPLOYMENT RELATIONSHIP. SIMILARLY, EMPLOYEES MAY RESIGN AT ANY TIME.

### **Resignation**

**Notice.** All employees are requested (but not required) to provide advance written notice of their intention to leave the Credit Union. The notice should state the reason for the resignation and give the date of departure.

All employees are requested (but not required) to give at least two (2) weeks' notice.

**Paid Time Off (PTO)** may generally not be included in the notice period. A withdrawal of resignation may not be allowed without the permission of Human Resources.

**Absent Without Notice.** As allowed by law, an employee will be considered as having voluntarily resigned if he/she is absent from work for twenty-four (24) hours, fails to return from a leave within twenty-four (24) hours of the date specified, or fails to return within twenty-four (24) hours as scheduled after being recalled from a layoff.

Employees failing to give proper notice may be ineligible for reemployment and may forfeit certain benefits such as vacation/PTO. In unusual circumstances an employee may appeal his/her job abandonment termination and, as appropriate, be reinstated.

### **Exit Interviews**

Management may determine that it would be helpful to conduct an exit interview with a departing employee to determine the employee's reasons for leaving and opinions regarding the workplace. The time is also used to arrange for the return of Credit Union property and to answer employee questions regarding benefits and other issues. Such interviews are generally conducted during the last week of employment.

### **Paychecks**

Terminated employees and those who resign will be paid as is required by state law.

### **Benefits**

Termination of benefits will be in accordance with benefit policies. Employees, unless terminated for gross misconduct, may choose to continue their medical benefits under COBRA. Contact Human Resources for more information.

### **Return of Credit Union Property**

At separation, employees will be required to return any Credit Union information and property in their possession or located off Credit Union property. This will include any Credit Union issued computers, tablets, smart/cell phones, pagers, files, equipment and Credit Union issued or purchased logo wear. All employees are expected to return any non-public personal information of customers that may be in their possession at time of separation. This includes information in both written and electronic formats.

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## Section 5000: Employee Responsibilities

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- Policy 5010: Appearance and Grooming
- Policy 5020: Attendance and Dependability
- Policy 5030: Communication and Information Systems
- Policy 5035: Email Retention
- Policy 5036: Cell Phone Usage
- Policy 5040: Confidentiality
- Policy 5050: Conflicts of Interest
- Policy 5060: Drugs and Alcohol
- Policy 5070: Employee Conduct and Work Rules
- Policy 5071: Employee Inventions
- Policy 5079: Personal Finances
- Policy 5080: Personal Property, Searches, and Inspections
- Policy 5081: Personal Financial Transactions
- Policy 5095: Robbery Procedures
- Policy 5100: Safety
- Policy 5110: Smoking and Other Tobacco Use
- Policy 5115: Social Media
- Policy 5120: Solicitation and Distribution Activities
- Policy 5128: Whistleblowing and Reporting Serious Inappropriate Conduct
- Policy 5130: Workplace Violence

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## Policy 5010: Appearance and Grooming

### General Policy Statement:

Service and professionalism are what separate our company from its competition. The nature of our business demands that an employee's appearance reflects an appropriate professional image and be consistent with an employee's particular duties. Dress, grooming, and hygiene should be appropriate to the nature of work, degree of member contact, expected business standards, and the need to maintain job safety. Employees with special needs or questions or concerns regarding dress and grooming standards should contact Human Resources. Improperly groomed or dressed employees will be subject to corrective action.

### Appropriate Attire

Employees who frequently interact with the public are expected to be professionally dressed and to convey a positive company image. Following are appropriate appearance guidelines:

1. A professional appearance and good hygiene must be practiced at all times.
2. All clothing should fit your body type, be professional, neat, clean, properly pressed and in good repair.
3. Undergarments may not be visible and must be worn without exception.
4. Extremes of fashion, provocative or distracting clothing are not acceptable.
5. Dresses and skirts must be no more than 2 inches above the knee in length.
6. Hair must be neat, clean, and properly styled. Hairstyles and hair colors that are distracting or not generally recognized as suitable in a corporate business setting should be avoided.
7. Dress shoes must be worn at all times. Hosiery (pantyhose, knee highs, socks, etc.) are optional with skirts and dresses.
8. Male employees must wear a tucked in dress shirt, dress slacks, dress shoes, and socks.
9. Mustaches, sideburns, and beards must be neatly trimmed and no more than 1/4" in length.

### Prohibited Attire

Extreme, immodest, or revealing attire is not permitted. Prohibited attire includes:

1. Mini-skirts, jean skirts, shorts, skorts, or gauchos.
2. Athletic shoes, sneakers, canvas, sport shoes, construction/work boots, flip flops, slippers or thong type sandals.
3. Jogging or sweat suits, spandex, other form-fitting pants.
4. Sundresses worn without a cover-up (such as a jacket or sweater).
5. T-shirts or sweatshirts (plain or with lettering), spaghetti strap tops.
6. Denim or colored jeans.
7. Capri or crop pants.
8. Visible tattoos.
9. Piercings other than on the ears.
10. Heavy makeup or excessive jewelry.
11. Tank tops or halter tops worn without a cover-up (such as a jacket or sweater).
12. Clothing that exposes the midriff or undergarments.

### Dress Down Day

The credit union acknowledges the sense of personal style and individuality of its employees. At the same time, we must acknowledge the image of trust and competence that members expect us to display. Therefore, it is appropriate for the credit union to set the following standards for a professional business image even on dress down day. The following is appropriate apparel for Dress Down Day:

1. Cardinal Credit Union logo shirts ONLY
2. Appropriate Jeans, Capri Jeans
3. Slacks, skirts
4. Capri, gauchos or cropped pants
5. Clean, polished casual shoes or appropriate sandals

The following items do not portray a professional dress down image and should not be worn to work:

1. Any other shirt than a Cardinal Credit Union shirt
2. No Cardinal Credit Union Volunteer shirts (can be brought to work and changed if volunteering on that day)
3. No Hoodies of any kind
4. Casual sandals and athletic shoes (no flip flops or tennis shoes)
5. Sportswear (sweat suits or jogging suits)
6. Mini-skirts or casual shorts
7. Dress and skirt length should be at a length at which you can sit comfortably in public (no shorter than 2 inches above knee)
8. Spaghetti-strap dresses
9. Leather clothing
10. In addition, wrinkled, tight fitting, soiled, revealing and damaged clothing

### Grooming

Good personal hygiene is absolutely essential. Employees are expected to be clean, neat, and well groomed.

1. Employees should avoid excessive perfume, cologne, or other fragrances.
2. Employees whose personal hygiene presents a problem or concern will be so advised by their immediate Manager. It will be the employee's responsibility to take appropriate action to correct the problem.

### Special Dress Standards

As designated by Management, specific dress standards may be required of employees in some positions. Employees who travel outside the office on company business are expected to adhere to all established dress standards.

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## **Policy 5020: Attendance and Dependability**

Absenteeism and tardiness burden co-workers, disrupt business operations, and reduce the quality of customer service. Therefore, good attendance, punctuality, and dependability are required of all employees. Attendance and tardiness problems reduce an employee's opportunity for advancement and will result in corrective action up to and including termination.

### **Company Expectations**

Employees are expected to be at work and to return from breaks as scheduled. Employees are also expected to be at their workstations, performing assigned work during all work hours, to work any assigned overtime, and are not permitted to leave work before their scheduled quitting time.

### **Notification of Absence/Tardiness**

**Prompt Notice Required.** Employees are expected to give their managers as much advance notice as possible (calling no more than thirty (30) minutes after scheduled starting time) of anticipated tardiness, absence, or of the need to leave early. Employees should explain the reason for the absence or tardiness and when they will return to work. Managers should be personally notified of any absence on a daily basis unless a return to work date has been established or an alternate arrangement has been established and approved by Management.

**Personal Notification Required.** Leaving a voicemail or having someone call for the employee (except in unusual circumstances) does not satisfy this requirement. Another manager or Human Resources should be notified if an employee is unable to reach his/her manager. Notifying another employee is not acceptable. Employees should also maintain regular contact with their manager during any extended absences.

**Absent Without Notice.** Unless otherwise prohibited by law, employees will be considered as having voluntarily resigned if they are absent from work without notice for twenty-four (24) hours, fail to return from a leave of absence within twenty-four (24) hours of the date specified, or fail to return to work within twenty-four (24) hours as scheduled after being recalled from layoff.

### **Make-up Time**

Management's permission is required for employees to make up missed work time. Make up work should occur very infrequently, may not be used to compensate for frequent tardiness or absences, and may not be allowed if it would cause the employee to work overtime.

### **Emergency Closings**

Severe weather, natural disasters, power outages, and other emergencies may require the closing of Company facilities. (See the Emergency Closing Policy for more information.)

### **Leaving Company Premises**

Except during established meal periods, employees must receive Management permission before leaving the workplace during working hours.

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## Policy 5030: Communication and Information Systems

The communication systems (including telephone, cell phone, fax, computers, laptops, photocopy machine, voicemail, email, computer files, Internet, and Intranet systems) are provided for business purposes and are Credit Union property. Information, files, messages, texts, and data created, stored, transmitted, or received using Credit Union equipment are also Credit Union property. Consequently, the Credit Union may intercept, monitor, read, review, copy, and disclose any communication or files as business needs require, and as allowed by law. Messages, texts, or files created, sent, or received using Credit Union equipment or information systems (including personal information) are not an employee's private property. Employees should have no ownership or privacy expectations regarding communications or data sent over Credit Union information systems. Employment and/or continued employment constitutes acceptance of these policies.

All communications using Credit Union equipment or information systems, both inside and outside the Credit Union, should be professional, business-like, and courteous. Communications that are offensive, discriminatory, sexually explicit, disruptive, or harassing are strictly prohibited. Improper solicitations, such as those used for commercial, religious, political, or other non-business causes are not permitted except as allowed by law. The use of communication resources must conform to all Credit Union policies and work rules. Improper use of systems and equipment may subject an employee to loss of communication privileges and corrective action, up to and including termination. Our policies are not intended to interfere with your legal right to participate in protected communication with other employees regarding the terms and conditions of your employment.

### Business Use

Communication systems are provided for business use. Personal use should be very infrequent, limited to non-working hours, and not interfere with business operations.

### Telephone

**Credit Union Telephones.** Personal use of Credit Union telephones and Credit Union provided cell phones should be strictly limited. Good judgment should be used in limiting the length and frequency of personal calls and text messages. Personal long distance calls may not be charged to the Credit Union and must either be placed collect or billed to the employee's personal account. Personal calls using a Credit Union provided cell phone should be tracked and reimbursed to the Credit Union.

**Camera Phones.** Protecting confidential information and employee privacy rights requires restrictions on camera phones. Such phones may not be used in work areas, restrooms, or exercise areas. They are permitted in break areas if appropriately used.

**Safe Use of Credit Union and Personal Cellular Phones.** While there are many business reasons for cellular phone use, safety must be the first priority. Therefore, cellular phones, both Credit Union-provided and personal, should not be used while driving. An employee needing to make a call or send a text message while driving should determine a safe place to pull off the road and then make the call.

### Passwords

All passwords for Credit Union-owned or provided equipment or information systems must be disclosed and remain Credit Union property. To ensure security, confidential passwords should not be shared with co-workers. Employees are prohibited from allowing other individuals to use their email accounts or use another's account to send email. While employees should treat all messages as confidential and should not try to access another employee's mail or files, they should be aware that the confidentiality of messages cannot be guaranteed. Passwords do not completely guarantee security and messages that are erased may be retrieved and read.

### Email and Voicemail

Extra care should be taken to ensure that emails, voicemails, blogs, and other communications are professional, appropriate, and received by the correct individuals. Remember that deleted messages can be recreated, so be careful what you say and write. A few examples of prohibited email use include:

- Sending or receiving sexually oriented messages or images;
- Sending or receiving sexual, ethnic, gender related, or other inappropriate jokes;
- Violating copyright laws, gambling, or engaging in any criminal or prohibited activity;
- Searching for outside employment;
- Sending or receiving spam and chain letters;
- Sending or receiving abusive, threatening, malicious, or slanderous emails; and
- Sending confidential, proprietary, or sensitive information unless authorized by Management.

The following email procedures should be observed whenever possible:

- Respond promptly to member emails, usually within 24 to 48 hours;
- Use a specific subject matter line to alert the member to the topic of the email;
- Be professional and concise; do not use slang, emoticons, or informal language;
- Use a standard signature that includes your name, title, the Credit Union name, and contact information;
- Prior to sending, make sure the email is addressed to the correct person; and
- Proofread and spell check all emails before sending them out.

### The Internet, Blogs, and Other Social Media

The Internet is useful in providing access to a broad range of information. However, employee distraction and performance problems related to Internet use will not be tolerated. It should not be used to bring up personal accounts, blogs, social media, or other personal Internet sites view or download any pornographic, sexually explicit, sexually oriented, or other inappropriate or non-business related materials, play computer games, gamble, advertise personal merchandise or services, or search for jobs outside the Credit Union.

### Instant Messaging and Internet Chat

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Due to security issues and operational concerns related to instant messaging and Internet chat the use of these services on Credit Union equipment or information systems is generally prohibited in the workplace. Any use of these services must be approved by Management and is subject to the same terms as outlined for email and Internet use, as discussed in this policy.

**Photocopying, Faxes, and Mail Facilities**

Fax machines, photocopiers, mail equipment, and other Credit Union machines are for business purposes only. No personal use is allowed.

**Downloading and Installing Software**

Software must not be downloaded from the Internet without prior permission from Management. Personal software should not be installed on Credit Union equipment.

**Maintaining Systems**

As directed by Management, employees are responsible for "cleaning," maintaining, and updating communication systems.

**Reporting**

Employees are responsible for promptly notifying Management if they become aware of improper use of communication systems, potential problems, or security concerns.

**Security**

To ensure the integrity of our communication systems it is critical that employees follow all established security policies and procedures. Contact Management for more information.

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## **Policy 5035: Email Retention**

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Reviewed Date: 08/23/2018  
Board Approved Date: 08/23/2018

### **General Policy Statement:**

The purpose of this policy is to set forth guidelines for management and staff to use in establishing and maintaining policies and procedures for electronic mail (email) retention. Employees are expected to comply with all guidelines stated below.

### **Guidelines:**

**A. ELECTRONIC MAIL (EMAIL) RETENTION.** All emails should be deleted by the email retention period listed below:

1. Deleted Items Folder- One (1) week
2. Sent Items Folder-Twelve (12) months
3. Inbox Folder and all other folders, including custom folders- Three (3) years

**B. MAILBOX SIZE.** An email mailbox cannot exceed 500 MB (megabyte). 500 MB is equal to 0.5 GB (gigabyte).

**C. EXCEPTIONS.** Any exception to this policy shall be approved by the CEO.

**D. CORRECTIVE ACTION.** Appropriate corrective action will be taken against any employee found to have violated this policy.

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## Policy 5036: Cell Phone Usage

This document sets forth Cardinal Credit Union's policies about cell phone usage and applies to all Company employees. For purposes of this policy, the term "cell phone" is defined as any handheld electronic device with the ability to receive and/or transmit voice, text, or data messages without a cable connection (including, but not limited to, cellular telephones, digital wireless phones, radiophones/walkietalkies, telephone pagers, PDAs (personal digital assistants with wireless communications capabilities), or RIM ("research in motion") wireless devices). The Company reserves the right to modify or update these policies at any time.

### 1. Use of Cell Phones or Similar Devices

- a. **General Use at Work.** While at work, employees are expected to exercise the same discretion in using personal cell phones as they use with company phones. Excessive personal calls during the workday, regardless of the phone used, can interfere with employee productivity and be distracting to others. Employees should restrict personal calls during work time, and should use personal cell phones only during scheduled breaks or lunch periods in nonworking areas. Other personal calls should be made during nonwork time whenever possible, and employees should ensure that their friends and family members are instructed of this policy. The Company is not liable for the loss of personal cell phones brought into the workplace.
- b. **Use While Driving.** The Company prohibits employee use of cell phones or similar devices for Company related purposes while driving. This prohibition includes receiving or placing calls, text messaging, surfing the Internet, receiving or responding to email, checking for phone messages, or any other purpose related to Company employment, the Company, its customers, vendors, volunteer activities, meetings, or civic responsibilities performed for or attended in the name of the Company, or any other Company related activities not named herein. Employees may not use cell phones or similar devices to receive or place calls, text message, surf the Internet, check phone messages, or receive or respond to email while driving if they are in any way performing activities related to their employment. Employees must stop their vehicles in safe locations in order to use cell phones or similar devices.
- c. **No Use of Camera Phones.** The use of the electronic imaging function of cell phones is strictly prohibited on Company premises. Transmission of any Company information, logos, data, and/or photos of the premises or of any employees, contractors, subcontractors, or visitors is strictly forbidden.

Employees may not take photographs and video, whether by camera phone or any other device, in "private" areas, including restrooms and locker rooms. Employees who violate this policy will be subject to disciplinary actions, which may include deletion of the photos and confiscation of the camera, termination of employment, or legal action.

### 2. Special Responsibilities of Managerial Staff

Management staff is expected to serve as role models for proper compliance with the provisions above and are encouraged to regularly remind employees of their responsibilities in complying with this policy.

Managers should monitor employees to ensure that the presence of cell phones in the work place provides optimum benefits in managing expenses for long distance telephone usage. Managers should be knowledgeable about the Company's cell plan/package in order to leverage the best use. For example, if there is a choice or an opportunity for savings, a landbased phone should be used for a local call instead of a cell phone. Managers should also address proper cellphone etiquette with their employees. Managers should immediately implement preapproved disciplinary measures for employees who violate procedures in the operation of cell phones.

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### **Policy 5040: Confidentiality**

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Maintaining confidentiality is a condition of employment. Employees are responsible for acting with complete professionalism when discussing Credit Union business or handling Credit Union information. Information, files, documents, records, plans, and other material relating to the Credit Union, its employees, and members is considered confidential. Unless authorized to do so, employees should not use social networking (e.g. Twitter, Facebook, LinkedIn, etc.) either at or after work to comment on or discuss information deemed confidential, proprietary, or which is not generally available to the public. The Credit Union's general business affairs should not be discussed with anyone outside the organization except as required in the normal course of business. Inappropriate release of confidential information, either internally or externally will result in corrective action, including possible termination. Our policies are not intended to interfere with your right to negotiate singly or in a group and participate in concerted activities regarding the terms and conditions of your employment under the National Labor Relations Act. All questions and requests for confidential information, including reference requests should be referred to Management. Any employee that maintains electronic or hard copy confidential information off-site as part of their job, shall be required to return all such information at the conclusion of their employment. The employee is also required to permanently delete any electronically stored information that is outlined herein as confidential.

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### Policy 5050: Conflicts of Interest

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Employees (and their families or household members) may not participate in activities which conflict with or appear to conflict with the business interests of the Credit Union or which hurt their job performance. Examples of conflicts of interest include but are not limited to:

- Accepting gifts, cash, gift cards of any denomination, discounts, and entertainment from business contacts and members that could be interpreted as given to influence an employee's actions. Employees may accept nominal gifts (those under \$25) such as pens, calendars, Christmas candy, and meals;
- Working for an organization or having outside business interests which compete with the Credit Union or engaging in work that interferes with job performance at the Credit Union;
- Receiving improper personal benefits (directly or indirectly) because of actions taken on the job;
- Improperly using Credit Union facilities, equipment, supplies, or Credit Union name;
- Developing a relationship with a member or other business contact which may jeopardize an employee's independent judgment;
- Processing transactions involving personal business, family, friends, and associates. Such transactions should be referred to Management; and
- Providing inappropriate "discounts" to select accounts.

Employees who violate Credit Union conflict of interest policies will be subject to corrective action including termination. Employees should contact their manager or Human Resources if they have questions or if they receive an inappropriate gift (such as one exceeding \$25). Our policies are not intended to interfere with your legal right to participate in protected communication with other employees regarding the terms and conditions of your employment.

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### **Policy 5060: Drugs and Alcohol**

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Our Credit Union has a strong commitment to maintaining a drug-free, healthy, and safe workplace. Consequently the following are examples of acts which are strictly prohibited while on Credit Union property or work sites, working remotely, while conducting Credit Union business off-site, or while operating any vehicle while on Credit Union business:

- The use, possession, purchase, sale, or distribution of any illegal drug, alcohol, or non-prescribed controlled substance; and
- Being under the influence of alcohol, illegal drugs, or controlled substances which impair judgment, job performance, or behavior or which threaten employee safety.

These activities are serious violations of Credit Union policy and will subject employees to corrective action up to and including termination. Off-the-job use, possession, sale, etc. of alcohol, illegal drugs, or controlled substances may also subject an employee to corrective action if such actions impact job performance, workplace safety, or Credit Union interests. Additionally, the Credit Union reserves the right to conduct drug and medical tests on any employee or applicant at any time, unless prohibited by law. A copy of the Credit Union's drug policy is available for employee review in Human Resources.

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## **Policy 5070: Employee Conduct and Work Rules**

Rules and standards regarding employee behavior are necessary for the efficient operation of the Company and for the benefit and safety of all employees. All employees are expected to meet established performance and conduct requirements. While it would be impossible to compile complete lists of expected behavior and/or unacceptable conduct subject to corrective action, the following guidelines provide a general outline of expectations.

### **Performance**

Employees are expected to perform their jobs efficiently, effectively, and in accordance with established procedures. Examples of unacceptable performance include:

- Failure to meet quality or other performance standards and deadlines;
- Refusal to work overtime or failing to accept work assignments;
- Insubordination or failing to follow manager directions;
- Unprofessional conduct or rudeness to customers or co-workers;
- Violation of safety rules.

### **Attendance**

Employees are expected to arrive at work as scheduled and to return from breaks promptly. Examples of attendance misconduct include:

- Unexcused or excessive tardiness or absences; and
- Leaving work early or leaving Company premises without permission.

### **Honesty and Integrity**

Employees are expected to demonstrate honesty and professionalism in the conduct of all business activities, including observance of the spirit as well as the letter of the law. Additionally, employees are responsible for reporting any illegal or unethical actions of employees and non-employees to Management. Examples of unacceptable actions include:

- Willful or negligent damage, theft, or misuse of property;
- Falsification of Company records or documents (including time records, absence reports, expense accounts, and other business records);
- Failure to comply with regulatory requirements as identified for their specific position (refer to Human Resources and/or Management);
- Failure to report injury or unsafe conditions or to cooperate in Company investigations;
- Disclosing confidential information without authorization;
- Use of Company time, equipment, or other resources for unauthorized or personal purposes; and
- Unauthorized transactions.

### **Behavior**

Employees are expected to conduct themselves professionally and to meet established standards of behavior. Examples of unacceptable employee behavior include:

- Violation of dress and grooming standards or any company policy or procedure;
- Working under the influence of illegal drugs and/or alcohol;
- Possession, use, or sale of alcohol or illegal drugs at work;
- Using offensive, foul, or abusive language;
- Possession of guns, explosives, or other weapons on Company property (except where such a prohibition is expressly prohibited by state law);
- Fighting with or threatening employees or non-employees;
- Harassment, bullying, or discrimination of any kind (including sexual harassment);
- Any intentional or negligent act which endangers the safety, health, or well-being of another person;
- Misconduct or any act which disrupts work or discredits the organization;
- Personal employee relationships that create significant problems including conflicts of interest, declines in productivity, employee discord, and potential charges of sexual harassment. Intimate manager/subordinate relationships are strongly discouraged; and/or
- Violation of Company policies.

Our policies are not intended to interfere with your legal right to participate in protected communication with other employees regarding the terms and conditions of your employment.

The expected conduct and work rules outlined above are merely some examples of the types of behavior that may subject an employee to corrective action; this list is not exhaustive. Our Company, as an at-will employer, maintains complete discretion over corrective action and termination policies and practices.

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### **Policy 5071: Employee Inventions**

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Some employees may develop or invent new products, software, processes or other intellectual property during employment or arising out of our employment relationship. As a condition of employment, the Company retains exclusive ownership of such inventions, improvements, software, and other work created in the course of employment or which arises out of our business.

Employees must promptly inform their managers of each invention, software development, improvement, discovery, related documentation or other work creation. They are also obligated to assist the Company, without further compensation, in obtaining patent, copyright or other legal protection. However, such inventions remain Company property whether or not they are otherwise legally protected.

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## **Policy 5079: Personal Finances**

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### **Expected Employee Conduct**

To ensure that our members are well served and that the Credit Union assets and interests are safeguarded, employees, officials, and officers are held to particularly high standards both professionally and personally. All employees, officials, and officers are expected to conduct themselves and their financial affairs in a manner deserving of public trust and confidence that reflects favorably on the Credit Union. Contact Human Resources for a more detailed policy on personal finances and financial responsibility.

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## **Policy 5080: Personal Property, Searches, and Inspections**

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### **Protecting Personal Property**

The Company will take reasonable steps to assist employees in protecting their personal property while at work. However, the Company does not assume responsibility for theft, damage, or disappearance of such property. Consequently, employees should not keep valuable property or large amounts of cash at work. Good judgment should also be used when displaying personal items. Employees should ensure that such items are professional and do not hamper Company functions or sales efforts.

### **Searches and Inspections**

To ensure workplace security and safety, all Company facilities, Company property (including desks, work stations, computers, lockers, files, etc.), and employee's personal property on Company premises are subject to inspection without notice and upon request.

### **Employee Responsibilities**

All employees are responsible for assisting with the security of Company property and work areas and any related investigations. Employees should immediately notify Management of any unfamiliar or suspicious persons in their work areas and offer assistance or escort such persons as is appropriate.

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## Policy 5081: Personal Financial Transactions

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As a service and convenience, our employees are encouraged to transact their personal financial business with our Company. In some instances, as outlined below, free or discounted services are available to Company employees. However, in no instance may an employee's personal transactions create a conflict of interest or potential conflict of interest. All transactions must comply with standard operational and accounting procedures and meet our established Code of Ethics.

### Credit to Employees

**Rates and Standards.** Loans may be extended to employees, officials, and officers at the same rates and under the same credit standards as are applied to all customers. In some limited circumstances, as outlined below, employees may receive Company services at reduced rates.

**Loan Approval.** In all instances, loan applications are to be evaluated and approved under the Company's established employee loan approval process. Officials, officers, and employees who benefit directly or indirectly from a Company loan may not participate in the approval process. All loans are subject to the same review standards and conditions that all applicants must satisfy.

### Overdrafts, Late Payments, and Other Fees

Employees' account and financial privileges and benefits that are abused through overdrafts, late payments, over limits, or insufficient funds may be revoked at any time. Such employees may also be subject to corrective action. Overdraft charges, late payments, penalties, and any other collection fees will not be waived for employees, nor will payment deadlines be extended. The accounts and transactions of employees and managers will be handled and processed in the same manner as those of any customer.

### Account Transactions

Officials, officers, and employees may not personally process or post entries to their own accounts or to those of immediate family, household members, close friends, or where they may have a personal interest or act as a joint owner or co-maker. Examples of such transactions include:

- Cashing checks;
- Receiving or disbursing money or funds;
- Processing loans, loan refinances, or adjustments;
- Corrections or adjustments of financial transactions;
- Maintaining files;
- Providing credit ratings;
- Transferring agreements;
- Notarizing Company documents; or
- Making purchases from a customer or sales to a customer.

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## Policy 5095: Robbery Procedures

### DURING A ROBBERY:

The main concern of all employees is their safety as well as the safety of the members.

- Remain calm at all times.
- Comply with the robber's demands, exactly as stated.
- Keep any notes given to you by the Robber, if it is safe to do so.
- Give out the BAIT MONEY/GPS Tracking Device, if it is safe to do so.
- Observe the robbers physical description and characteristics when possible.
- Make NO SUDDEN or quick moves that could surprise the robber.
- After Robber leaves the building, activate the alarms, only if it is safe to do so.
- Observe the robbers method and direction of escape, if it is safe to do so.
- DO NOT leave the building.

### AFTER THE ROBBERY:

- Staff – Lock doors and post the "Temporarily Closed" sign on the front door. (Located at Front Desk)
- The Front Desk employee should remain on the phone the entire time if possible, in case police call the credit union; never put the police on hold.
- Activate Alarms (Located at Teller Counter, and MSR desks)
- Tellers – Close drive-up and lock cash drawers.
- Tellers – Lock vault and vault room.
- Front Desk employee dial 911 (Mentor Police Department) even if police may already be outside of the building.
- When completely safe, one employee should meet Police in the middle of the parking lot with the RED CARD at chest level. (Located at Front Desk)
- Staff – Have members & employees meet in Training/Lunch room to complete description forms.
- Staff – Protect & secure area where the robbery took place.

Robbery Box is located at Head Teller station and includes: Tape, Rubber Gloves, First-Aid Kit, Pens and Description Forms.

If a note was given place in a zip lock bag using rubber gloves.

Protect the areas by sectioning them off with tape.

All members and employees should complete description forms and refrain from discussing the incident, until the police begin their investigation.

The following shall be the standard operating procedure for answering financial institutional alarms. This procedure is called the "RED CARD SYSTEM".

- I. To provide an efficient, reliable method of ascertaining the status of a financial institution alarm.
- II. To minimize the risk of a hostage situation during a financial institution robbery.
- III. To minimize the risk of injury to both officers and civilians during a financial institution alarm.

### PROCEDURES

This procedure will make use of one financial institution representative using a prearranged signal to let responding officers know that it is safe to enter the premises.

#### I. THE DISPATCHER RECEIVES THE ALARM

- A. Two vehicles are dispatched to the alarm location. Given by number, not name of financial institution.
- B. The dispatcher designates which car will be the call car and which car will be the back-up.
- C. When cars are in place, the dispatcher calls the financial institution by telephone and determines why the alarm is sounding. The dispatcher must be cognizant for evasive answers or other indicators that a robbery is taking place.
- D. All this information is relayed to the officers on the scene.
- E. The dispatcher notifies a financial representative to step outside.
- F. If no response on the telephone to the financial institution, then notify officers.

#### II. The cars given the call will respond to the scene Quickly and Quietly.

- A. The car given the call is marked on the map as the "call car" and will proceed to the scene and take up a main observation point at a safe location where the building can be observed, but cannot be seen by possible suspects.
- B. All other cars assigned will be back-up units and will take up a surveillance where they remain out of sight and can receive information from the call car.
- C. A representative will exit the financial institution displaying a RED CARD and communicate with the call car. Officer in call car will relay this information to other officers.
- D. If no one exits the financial institution, a plain clothes officer shall attempt to check activity by approaching the building and viewing the situation from the outside. If no plain clothes officer is available, a uniformed officer shall do the same.

#### III. If a robbery is in progress, DO NOT challenge the suspects.

IV. If a robbery has happened and suspects have left, only the number of cars needed go to the financial institution to investigate and other officers begin systematic search area based on information relayed through dispatch or "call car".

V. F.B.I. should be notified of all robberies and robbery attempts.

VI. Dispatch and each car will have these procedures and maps.

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## **Policy 5100: Safety**

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Safety is the responsibility of each employee. Observance of safety rules and use of safety devices (where required) are conditions of continued employment. Such safety rules include:

- Reporting to a manager or Human Resources:
  - Any work-related injuries and illnesses, no matter how minor;
  - Unsafe conditions or practices (reports may be made anonymously if necessary); and/or
  - All suspicious persons, potentially violent situations, or persons possessing guns or other weapons;
- Using only tools and equipment which the employee is fully qualified and authorized to use and using all safety equipment, prescribed adaptive devices, and procedures;
- Providing safety suggestions;
- Restricting and monitoring visitor access to Company facilities; and
- Observing the Company ban on possession of deadly weapons on Company premises including any vehicle in the parking lot (except where such a prohibition is expressly prohibited by state law).

Employees who violate Company safety policies may be subject to corrective action up to and including termination.

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### **Policy 5110: Smoking and Other Tobacco Use**

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We are committed to providing a work environment that supports employee health and safety and company productivity. For the protection of all employees and to ensure compliance with federal and state law, tobacco use is not allowed in company buildings including any work areas, break rooms, and hallways. Tobacco use includes: cigarettes, cigars, pipes, as well as smokeless tobacco products such as chewing tobacco or snuff. While the use of smokeless tobacco products may not directly affect the health of others, its use may be offensive to other employees or members.

Employees who use tobacco should do so outside in authorized areas at least 25 feet from the building during the hours of 10am-10:15am or 2pm-2:15pm only. Employees who use their breaks to smoke should ensure that smoking areas remain clean and that scheduled break times do not exceed standard for all employees. Breaks taken for smoking should be deducted from your 45 minute lunch break. Visitors should also be asked to refrain from using tobacco in company buildings. Any tobacco use controversy that cannot be satisfactorily resolved by the individuals involved and/or their Manager should be referred to Human Resources.

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## Policy 5115: Social Media

We understand that social media can be a fun and rewarding way to share life and opinions with family, friends and co-workers around the world. However, use of social media also presents certain risks and carries with it certain responsibilities. To assist employees in making responsible decisions about their use of social media, we have established these guidelines for appropriate use of social media.

This policy applies to all employees who work for the Credit Union and Credit Union volunteers. Only employees that are authorized to do so are permitted to post on Credit Union owned social media. Those employees should contact their manager for additional information. In no event is any employee permitted to post any member information (including a member's name) without a manager's permission and signed permission from the member.

### Social Media Can Mean Many Things

In the rapidly expanding world of electronic communication, social media can mean many things. Social media includes all means of communicating or posting information or content of any sort on the Internet, including to your own or someone else's web log or blog, journal or diary, personal web site, social networking or affinity web site, web bulletin board or a chat room, whether or not associated or affiliated with the Credit Union, as well as any other form of electronic communication.

### Employees Are Solely Responsible

The same principles and guidelines found in the Credit Union policies and three basic beliefs apply to employee activities online. Ultimately, employees are solely responsible for what they post online. Before creating online content, employees should consider some of the risks and rewards that are involved. They should keep in mind that any conduct that is prohibited in this policy may result in disciplinary action, up to and including termination. This does not apply to situations protected by the National Labor Relations Act and discussions related to terms and conditions of employment.

### Employees Should Know and Follow the Rules

Employees should carefully read these guidelines, and the Employee Conduct & Work Rules, Communication & Information Systems, and Harassment policies, and ensure postings are consistent with these policies. Inappropriate postings that may include discriminatory remarks, harassment, and threats of violence or similar inappropriate or unlawful conduct will not be tolerated and may result in disciplinary action, up to and including termination.

### Employees Should Be Respectful

Employees should always be fair and courteous to fellow employees, members, vendors or people who work on behalf of the Credit Union. Also, they should keep in mind that work-related complaints are more likely to get resolved by speaking directly with co-workers or by utilizing our Open Door Policy than by posting complaints to a social media outlet. Nevertheless, if employees decide to post complaints or criticism, they should avoid using statements, photographs, video or audio that reasonably could be viewed as malicious, obscene, threatening or intimidating, that disparages members, employees or suppliers, or that might constitute harassment or bullying.

Examples of such conduct might include offensive posts meant to intentionally harm someone's reputation, or posts that could contribute to a hostile work environment on the basis of race, sex, sexual orientation, gender identity, pregnancy (current, past, or potential), disability, religion, or any other status protected by law or Credit Union policy.

### Be Honest and Accurate

Employees should make sure they are always honest and accurate when posting information or news, and if a mistake is made, it should be corrected quickly. Be open about any previous posts that have been altered. Remember that the Internet archives almost everything; therefore, even deleted postings can be searched. Employees should never post any information or rumors that they know to be false about the Credit Union, fellow employees, members, suppliers, people working on behalf of the Credit Union or competitors.

### Post Only Appropriate and Respectful Content

**Confidentiality.** Employees should maintain the confidentiality of the Credit Union's trade secrets and private or confidential information and all member information. Trade secrets may include information regarding the development of systems, processes, products, know-how and technology. Employees should not post internal reports, policies, procedures, or other internal business-related confidential communications.

**Financial Disclosure Laws.** Employees should respect financial disclosure laws. It is illegal to communicate or give a "tip" on inside information to others so that they may buy or sell stocks or securities. Such online conduct may also violate Insider Trading rules.

**Links.** Employees should not create a link from their blog, website or other social networking site to the Credit Union's website without identifying themselves as an employee.

**Express Only Personal Opinions.** Employees must never represent themselves as a spokesperson for the Credit Union. If the Credit Union is a subject of the content being created, employees should be clear and open about the fact that they are an employee and make it clear that their views do not represent those of the Credit Union, fellow employees, members, suppliers or people working on behalf of the Credit Union. If a blog is published or posts made online related to the work an employee does or subjects associated with the Credit Union, employees must make it clear that they are not speaking on behalf of the Credit Union. It is best to include a disclaimer such as "The postings on this site are my own and do not necessarily reflect the views of the Credit Union."

### Using Social Media at Work

Employees should refrain from using social media while on work time or on equipment we provide, unless it is work-related as authorized by their manager or consistent with the Computer Security and Use Policy. Employees should not use the Credit Union's email addresses to register on social networks, blogs, or other online tools utilized for personal use.

### Retaliation is Prohibited

The Credit Union prohibits taking negative action against any employee for reporting a possible deviation from this policy or for cooperating in an investigation. Any employee who retaliates against another employee for reporting a possible deviation from this policy or for cooperating in an investigation will be subject to disciplinary action, up to and including termination.

### Media Contacts

Employees should not speak to the media on the Credit Union's behalf without contacting Senior Management. All media inquiries should be directed to them.

### Employee Rights under the NLRA

Our Social Media policy is not intended to interfere with employees' legal rights to engage in concerted, protected activities involving the terms and conditions of employment.

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If you have questions or need further guidance, please contact Human Resources.

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### **Policy 5120: Solicitation and Distribution Activities**

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In order to minimize work interruptions and to maintain productive business operations, employee solicitation and distribution activities (such as soliciting contributions, distributing information or literature, gathering petitions, and soliciting memberships and dues) are restricted on Company premises. Such activities are prohibited during working time, in work areas, on Company bulletin boards, and throughout Company communication systems, including email. (Lunch breaks are not considered working time.) The sale of goods and services is prohibited.

Our policies are not intended to interfere with your legal right to participate in protected communication or concerted activities with other employees regarding the terms and conditions of your employment.

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## **Policy 5128: Whistleblowing and Reporting Serious Inappropriate Conduct**

Revised Date: 08/23/2018  
Reviewed Date: 08/23/2018  
Board Approved Date: 08/23/2018

### **General Policy Statement:**

We are committed to the highest possible standards of ethical, moral, and business conduct in all of our relationships and business operations. As part of that commitment, we encourage and expect employees and others who have serious concerns or who have observed unethical, fraudulent, improper, or illegal conduct to communicate that information without fear of retaliation.

Our intent is to promote openness, honesty, and accountability so that inappropriate actions can be addressed quickly and that any wrongdoing can be prevented in the future. This policy is intended to supplement, but not replace our discrimination, harassment, and complaint policies. Individual employee complaints and concerns about basic employment issues are generally handled through those policies.

### **Whistleblower Defined**

Whistleblowing can be described as providing information about potentially unethical, illegal, fraudulent, or other seriously inappropriate conduct to a public body.

Any retaliation for actions protected under the Whistle Blowers' Protection Act or other similar state and federal laws is not tolerated.

### **Types of Wrongdoing Addressed**

Whistleblowing can involve any type of serious unethical, potentially illegal, or other conduct that violates our standards. A few examples include: questionable financial practices, theft, unsafe practices, discrimination or harassment, violations of laws, ethics violations, falsifying records, etc.

### **Reporting Inappropriate Activities**

Whistleblowers can report suspected, inappropriate activities in several ways. Reports can be made to the immediate supervisor. However, if there is a conflict of interest, it's possible that the supervisor may be involved in the activities, or the whistleblower feels uncomfortable, then a report can be made to any member of management who may have responsibility for reviewing the activities or may be able to address them properly, Human Resources, Senior Management, Compliance or Whistleblower Officer. A "whistleblower voice mail" may be left at 877-472-2110 or emailed to [reports@lighthouse-services.com](mailto:reports@lighthouse-services.com) to reach Lighthouse Services, Inc.

### **Reports Made in Writing, Verbally, or Anonymously**

It is suggested that allegations of wrongdoing be made in writing so that the situation, facts, and details are clearly described. However, written reports are not required. Reports may also be provided anonymously.

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**Reporting Must Be Made in Good Faith**

Reports of inappropriate activities must be made in good faith. The individual should reasonably believe the information provided to be true. Individuals making malicious or knowingly false accusations are subject to serious corrective action, up to and including termination.

**No Retaliation**

Retaliation, coercion, intimidation, adverse employment actions, or harassment against employees or others who provide information in good faith or who cooperate in investigations will not be tolerated. An individual who engages in retaliation against a whistleblower (as defined by law) or any employee reporting illegal or inappropriate activities within the Credit Union will be subject to disciplinary action, up to and including termination.

**Confidentiality**

Reports of wrongdoing will be kept as confidential as possible, consistent with the need to conduct an investigation, comply with applicable laws, and cooperate with government officials.

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### **Policy 5130: Workplace Violence**

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Employee and customer safety and security are important to us. To promote a safe workplace and to reduce the risk of violence, all threatening, aggressive, and violent behavior, including bullying, verbal and written threats, and physical attacks are prohibited. No employee (except authorized security personnel) may possess any weapon on Company premises, including in any vehicle in the parking lot (except where such a prohibition is expressly prohibited by state law). This weapons ban includes employees legally licensed to carry weapons. Employees who violate this policy will be subject to immediate corrective action up to and including termination.

All potentially threatening, dangerous, or suspicious situations should be immediately reported to the employee's supervisor, Human Resources, or another member of management. No employee may be discriminated or retaliated against because he/she has reported any potential workplace threat or violence or has participated in a related investigation or proceeding.

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## **Section 6000: Compensation And Benefits**

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- Policy 6010: COBRA - Insurance Continuation
- Policy 6020: Insurance and Retirement Benefits
- Policy 6030: Overtime
- Policy 6040: Payroll Procedures
- Policy 6050: Working Hours

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### Policy 6010: COBRA - Insurance Continuation

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In some instances, employees and their dependents that lose or become ineligible for their group health insurance plans may pay for a temporary extension of coverage through the Consolidated Omnibus Budget Reconciliation Act ("COBRA"). COBRA coverage is not automatic. Employees must inform Human Resources that an extension in coverage is desired and then complete and submit all required paperwork within the required time limits. The following are examples of qualifying events and beneficiaries under COBRA:

- Coverage may continue for up to 18 months upon an employee's retirement, termination (voluntary or involuntary), reduction of hours, layoff, or leave of absence. However, employees fired for gross misconduct are not eligible for coverage.
- Coverage for dependents may continue for up to 36 months because of divorce/legal separation, ineligibility of a dependent child, a covered employee/retiree becoming entitled to Medicare, or because of the death of the covered employee/retiree.

Another insurance coverage option exists when employees become eligible for COBRA. Instead of enrolling in COBRA, employees may opt to buy an individual plan through the Health Insurance Marketplace, established through the Affordable Care Act, through what is called a "special enrollment period." Special enrollment periods for qualified health plans in the Marketplace are offered to persons eligible for COBRA when:

- Such persons initially are eligible for COBRA due to the loss of other minimum essential coverage; and
- When such persons' COBRA coverage is exhausted.

Timeframes also exist for enrollment through the Health Insurance Marketplace. Go to [www.healthcare.gov](http://www.healthcare.gov) for more information.

COBRA is a complicated and technical law. Above is just a summary of COBRA and is not meant to set forth all employee rights or obligations. Contact Human Resources for complete information and assistance.

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## **Policy 6020: Insurance and Retirement Benefits**

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Eligible employees may be offered various insurance and retirement benefits. Information summarizing these benefits is provided to participating employees periodically and as required by law. For purposes of the Affordable Care Act, 30 hours per week is considered full time. See [www.HealthCare.gov](http://www.HealthCare.gov) for more information. The programs outlined below are described in detail in official documents located in Human Resources. The official documents are controlling and should be reviewed when specific questions arise. Benefit plans involving current, past, or retired employees may be changed or eliminated at any time at the Credit Union's sole discretion.

### **Benefits Offered**

Eligible employees are provided a wide range of benefits in addition to those required by law (such as Social Security, Workers' Compensation, and Unemployment Insurance). Eligibility depends upon a number of factors including employee classification (such as full-time or part-time) and time employed. Some plans require employee contributions and waiting periods.

### **Benefits Plans Include:**

- Medical, Dental, Life, Long Term Disability
- Employees may review their options for insurance coverage in the Health Insurance Marketplace, established with the Affordable Care Act. This information and available options can be found at [www.HealthCare.gov](http://www.HealthCare.gov).



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### **Policy 6030: Overtime**

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Employees may occasionally be required to work overtime hours to meet business needs. Management will attempt to schedule overtime fairly and consistently, however advance notice may not always be possible. Failure to work overtime when assigned, or working overtime without authorization, may result in corrective action up to and including termination.

#### **Calculating Overtime**

Nonexempt full time and part-time employees are eligible for overtime pay for work performed beyond 40 hours per workweek or otherwise as required by law. Exempt employees are not eligible to receive overtime pay. Prior approval of a manager is required before any nonexempt employee may work overtime. Work beyond 40 hours per workweek will be paid at one and one-half times the employee's hourly rate or regular rate, if different. Overtime is calculated based on a single workweek beginning at midnight on Mondays and ending at midnight on Sundays. The Company notes that some state laws provide different overtime requirements, and the Company will comply with both state and federal law.

#### **Based on "Hours Worked"**

As required by law, overtime pay is based on actual "hours worked." Time off for lunch breaks, PTO, holidays, funeral leave, jury leave, leave of absence, or similar time off is not considered "hours worked" for calculating overtime.

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## Policy 6040: Payroll Procedures

We seek to provide fair, competitive wages and salaries that recognize each individual's unique contribution to the overall goals of the organization. Salary increases, when granted are based on merit, job performance, position, market conditions, and Credit Union financial health. We also seek to provide timely and accurate payment to employees in compliance with all applicable laws. Employees who have questions or concerns regarding any compensation programs or policies are encouraged to contact their manager or Human Resources. Employees who believe that improper deductions or mistakes have been made in their paychecks should inform Human Resources immediately. Salary policies and procedures are made in the Credit Union's sole discretion and may be unilaterally modified or revoked at any time.

### Pay Procedures

Employees are paid biweekly. A pay period consists of fourteen (14) days beginning Mondays and ending Sundays. If payday happens to fall on a scheduled day off (such as a holiday), checks will normally be distributed on the last working day before the scheduled pay date.

### Paycheck Distribution

Paychecks will be given personally to employees or, with an employee's authorization, deposited directly into an employee's designated checking or savings account. Arrangements for mailing or pick-up by another person must be made in advance and in writing with Human Resources. Under no circumstances will the Credit Union release any paychecks early and salary advances may not be made.

### Lost Checks

Payroll must be notified in writing as soon as possible if a paycheck is lost so that a replacement check can be issued. However, the Credit Union is not responsible for a lost check if payment cannot be stopped. Stop payment processing fees are the responsibility of the employee.

### Time Records

To ensure that employees are accurately paid and that we are in compliance with applicable law, complete records of employee hours worked must be kept.

Nonexempt employees are required to record actual time worked including starting and ending time and time off for lunch. The use of accrued leave time must also be recorded on official time forms. All overtime hours require prior approval of Management. Employees should not work off the clock.

Exempt employees are not required to record actual time worked but must account for daily attendance and record accrued leave used.

Care should be taken to ensure that time records are completely accurate. Falsifying any time record or completing another employee's record is strictly prohibited.

### Voluntary Deductions

Deductions for items such as insurance premiums and savings plans will be made with an employee's written permission. Note, however, that some retirement programs permit automatic enrollment. In those instances contributions will be deducted automatically unless an employee has provided "opt out" notification to Human Resources.

### Deductions from Exempt Employees' Salaries

No deductions will be made from exempt employees' salaries except as allowed by law. Some examples of permissible salary deductions include deductions for absences from work for one or more full days for: personal reasons, because of illness or injury if an employee has yet to qualify for our leave plan or has exhausted his/her leave, or resulting from certain unpaid disciplinary suspensions. Deductions relating to unpaid Family and Medical Leave (FMLA) or for hours not worked during the first or last week of employment are also appropriate. Contact Human Resources for more details or if you believe that an improper deduction has taken place. Employees will be promptly reimbursed for any improper deductions made.

### Credit Union Commitment to Ensure Compliance with All Legal Requirements

We are strongly committed to providing a compensation program that is in compliance with federal, state, and local wage and hour, equal employment, and related requirements.

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## **Policy 6050: Working Hours**

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As allowed by law, the Company reserves the right to schedule work hours as business and organizational needs require. Daily and weekly work schedules may be changed at the complete discretion of the Company to meet varying job responsibilities and business conditions. While attempts will be made to establish steady and predictable hours, there are no guarantees of minimum or maximum hours and lack of notice is not an acceptable reason for refusing work.

### **Lunch Breaks**

Full time nonexempt employees are generally scheduled to work 8 consecutive hours daily with a required, unpaid forty-five (45) minute lunch break. The length of the break may be changed if business needs require. Part-time employees who work more than one half of a day will also receive a meal break. Exempt employees are entitled to breaks as is appropriate.

### **Breaks for Nursing Mothers**

Reasonable breaks for nursing mothers to express breast milk will be provided for up to one year after the child's birth, as required by the Fair Labor Standards Act, or as required by applicable state law. A private place (other than a restroom) will be provided for this purpose. The break time may be paid or unpaid, depending upon whether a "normal" break time is used, the length of the break, and as legally required. The employee should coordinate these breaks with her supervisor.

### **ADA Accommodations**

Breaks and schedules may be modified to provide reasonable accommodations as required under the Americans with Disabilities Act. Reasonable accommodations may also be available to individuals with temporary impairments, such as those with pregnancy-related disabilities.

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## **Section 7000: Time Off**

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- Policy 7010: Funeral Leave
- Policy 7020: Holidays
- Policy 7030: Jury, Witness, and Voting Leave
- Policy 7040: Leaves of Absence
- Policy 7041: Leave Policy
- Policy 7045: Paid Time Off

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## **Policy 7010: Funeral Leave**

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### **Eligibility**

Full-time employees who have completed their Initial Employment Period are eligible to use funeral leave to attend the funeral and make any necessary funeral arrangements associated with the death of an immediate family member. Part-time employees are not eligible for paid funeral leave but may, with Management's approval, use unpaid leave to attend a funeral or handle family affairs.

### **Time Allowed**

Funeral leave of up to three (3) days with pay is provided in cases of death in the immediate family providing such a length of time is required. Funeral leave of up to one (1) day with pay is provided in cases of death for non-immediate family providing such a length of time is required.

### **Immediate Family Defined**

For the purposes of this policy, "immediate family" includes spouse, father, mother, sister, brother, son, daughter, grandparent, step-parents, step-siblings, step-children, mother-in-law, father-in-law, grandchild, son-in-law, or daughter-in-law.

### **Non-Immediate Family and Close Friends**

For the purposes of this policy, "non-immediate family" includes aunt, uncle, nephew, niece, partner, person who raised the employee, or any relative who permanently resides in family home.

### **Approval by Management**

An employee requiring funeral leave should immediately inform Human Resources and his/her manager. In all instances, funeral leave requires Management's approval.

### **Extra Time**

If more leave is needed because of travel time or extenuating circumstances, an employee may use PTO or unpaid time off, if approved.

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## **Policy 7020: Holidays**

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Cardinal Credit Union recognizes the importance of leisure time and will observe holidays as annually designated by Management.

### **Eligibility**

Full-time employees who regularly work at least thirty-six (36) hours per week are eligible for holiday pay. Part-time employees are not eligible for holiday pay.

To be eligible for holiday pay a nonexempt employee must work (or be on approved vacation or leave in active pay status) the last scheduled day immediately before the holiday and the first scheduled day immediately after it. Holiday pay will not be approved when it is the employee's last day of employment, the employee is scheduled to work and is absent without excuse, the employee is not in active pay status, or employment is on a temporary basis. Exempt employees will be paid as required by the Fair Labor Standards Act.

### **Schedule**

Management will determine the holiday schedule on an annual basis. Currently the following holidays are observed:

New Year's Day, Martin Luther King Jr. Day, President's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, \*Christmas Eve (1/2 day), Christmas Day

### **Holidays on Weekends and During Vacations**

If a holiday falls on a weekend it may be observed, at Management's discretion, either the Friday before or the Monday after the holiday. If a Company holiday occurs during an employee's scheduled vacation it will not be counted as a vacation day and the employee will be granted another day off which may be added to the present vacation period or, with Management's permission, taken at a later date during the vacation year.

### **Working Holiday**

Business necessity may require scheduling employees to work on Company holidays. Employees required and approved to work on scheduled holidays will receive additional personal holidays to be used, with Management's permission, at any time during the year.

### **Other Personal Time Off**

The Company allows employees personal time off for religious observance, events of personal significance, or for business that cannot be taken care of outside of work hours. Employees needing personal time off may use:

- Accrued PTO days; or
- Unpaid time off in limited circumstances and with Management's permission.

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### **Policy 7030: Jury, Witness, and Voting Leave**

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Employees are encouraged to fulfill their civic responsibilities by serving jury or witness duty and voting in public elections.

#### **Jury and Witness Duty**

**Eligibility.** All employees are eligible for court-ordered witness or jury leave.

**Pay.** Full-time employees who have completed their Initial Employment Periods will be paid at their regular base rates for up to two (2) weeks of jury or witness duty in any calendar year. In addition to the two (2) weeks exempt employees are also paid for any days during weeks they actually perform work. Paid jury and witness leave are in addition to paid vacation or other leave.

**Non-Paid Leave.** Part-time employees and full-time employees who have not completed their Initial Employment Periods do not qualify for paid jury leave. In those instances, or where the period of jury or witness duty extends beyond the paid leave period, employees may take unpaid leave or use accrued vacation or personal leave as appropriate. Exempt employees will be paid as required by law.

**Procedure.** Employees must immediately provide Human Resources with copies of court notices. Jury or witness pay and leave will not be authorized without prior documentation. Employees are expected to check in daily and advise their manager of the status of court proceedings and availability for work.

**Breaks in Duty.** Employees should report to work on any business days that the court schedule permits or if released from court early.

**Jury Compensation.** For employees who qualify for paid jury or witness leave, any fees received for jury or witness service must be submitted to the Company in order to receive jury pay. Employees who do not qualify for paid jury leave may retain their jury/witness fees.

#### **Time off to Vote**

Employees whose work schedules do not allow them opportunity to vote in elections may receive up to two (2) hours time off to vote. Voting time must be scheduled at the beginning or end of the employee's work day and requires Management's authorization. Time off to vote should be requested at least one (1) day prior to Election Day to minimize disruption of operations.

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## Policy 7040: Leaves of Absence

### Family and Medical Leave

Family and medical leaves of absence will be granted in accordance with the Family and Medical Leave Act (FMLA) and applicable state or other law. The law is complex, so employees are encouraged to contact Human Resources with their questions and if they are anticipating needing to take leave.

**Eligibility.** Employees are eligible for FMLA leave if they have:

- Worked for the Credit Union for at least 12 months (which need not be consecutive);
- Worked for at least 1,250 hours during the previous 12 months; and
- Worked at a site with 50 or more employees or where 50 or more employees are located within 75 miles of the work site.

**Definition of "Child," "Parent," and "Spouse" under the FMLA.** An eligible employee may take Family and Medical leave to care for a biological or adopted son or daughter, a foster child, a step child, a legal ward, or for a child the employee is caring for in place of that child's parent (in certain circumstances described below). The child must be under 18 years of age or can be 18 or older if not able to care for him or herself because of a mental or physical disability.

An employee who is standing in place of a parent (in loco parentis) may be eligible for FMLA leave if he or she has day-to-day responsibility for the child or provides financial support for the child. A biological or legal relationship between the employee and child is not required. However, limited relationships, such as caring for a child whose parents are on vacation would not qualify. Employees who may be considered parents and therefore protected under the FMLA could include: an employee raising a child with a same sex or unmarried partner, grandparents or other relatives who provide day-to-day care. Contact Human Resources if you have questions or to determine whether you qualify for such leave.

**Spouse** means a husband or wife. Husband or wife refers to the other person with whom an individual entered into marriage as defined or recognized under state law for purposes of marriage in the State in which the marriage was entered into or, in the case of a marriage entered into outside of any State, if the marriage is valid in the place where entered into and could have been entered into in at least one State. This definition includes an individual in a same-sex or common law marriage that either was entered into in a State that recognizes such marriages; or if entered into outside of any State, is valid in the place where entered into and could have been entered into in at least one State.

**Reasons for FMLA Leave.** FMLA leave may be taken for any of the following reasons:

- **Parental Leave.** The birth of an employee's child or the care of the newborn child; or the placement of a child with an employee for adoption or foster care, or to care for the newly placed child.
- **Family Medical Leave.** To care for an employee's spouse, child, or parent (but not in-law) with a serious health condition.
- **Employee Medical Leave.** An employee's own serious health condition that makes the employee unable to perform one or more of the functions of his or her job.
- **Military Active Duty Leave.** Qualifying situations that occur because a covered spouse, child, or parent is called to active military duty, in a foreign country in any branch of the military, including the National Guard or Reserves, or has been notified of a call to active duty. "Qualifying exigencies" include: short notice deployment, military events and related activities, childcare and social activities, financial and legal arrangements, counseling, rest and recuperation, post-deployment activities, parental care leave, or other activities agreed to by the Credit Union and employee.
- **Military Servicemember (Caregiver) Leave.** To care for a spouse, child, parent, or next of kin who is a covered military servicemember (a current member of the Armed Forces, National Guard, or Reserves or is on the temporary disability retired list) with a serious illness or injury that occurred or was aggravated while on active duty. Leave may be taken for a serious, service-related injury or illness, incurred in the line of duty, within five years of serving in the military.

**Definition of Serious Health Condition.** A serious health condition (for family and employee medical leave purposes) is an illness, injury, impairment or physical or mental condition that involves either an overnight stay in a medical facility or continuing treatment by a healthcare provider. The continuing treatment is for a condition that either prevents an employee from performing the functions of his or her job, or prevents the qualified family member from participating in school or daily activities.

Generally, to meet the continuing treatment requirement, there must be a period of incapacity for at least three consecutive calendar days and at least two visits to a health care provider. One visit must occur within seven days of the start of the incapacity and the second within 30 days. Or, there must be one visit (within seven days of the start of the incapacity) and a continuing course of treatment. Serious health conditions can also include incapacity related to pregnancy, chronic serious conditions, permanent or long-term illnesses, conditions involving multiple treatments, or treatment for substance abuse.

### Leave Time Allowed.

• **Leave Permitted.** The FMLA allows eligible employees to take up to 12 workweeks of leave during a 12-month period for the parental, family medical, employee medical, and active duty leave reasons listed above. The 12-month period is determined by a rolling calculation and is measured backward from the date leave is used. However, under servicemember (caregiver) leave an eligible employee is entitled to 26 weeks of leave in a single 12 month period. The single 12-month period for servicemember (caregiver) leave begins on the first day an eligible employee takes FMLA leave to care for a covered servicemember.

• **Both Spouses Employed.** If both spouses are employed by the Credit Union, each may take 12 workweeks leave for his or her own serious illness or to take care of their sick child or each other. However, a married couple is limited to a total of 12 workweeks for the birth, adoption, or foster placement of a child, to care for a sick parent, or when leave is taken to care for a healthy infant or adopted child.

An eligible spouse is also limited to 26 workweeks of servicemember leave during a single 12 month period if the leave involves servicemember leave only, or if the leave involves a combination of servicemember and other FMLA leave.

• **Intermittent or Reduced Schedule Leave.** Leave for serious health conditions of the employee, spouse, child, or parent may be taken when medically necessary, or as required to provide care or psychological comfort either continuously, intermittently, or on a reduced schedule. However, employees must make reasonable efforts to schedule treatment and care so Credit Union operations are not disrupted. No intermittent or reduced leave is permitted for parental leaves except with Management's permission. Intermittent or reduced leaves are also available during Active Duty or Servicemember (Caregiver) leaves.

**Employee Notice.** If possible, employees seeking parental, family medical, employee medical, or servicemember leave must give 30 days' advance notice to Management of the need to take FMLA leave. If such advance notice is not possible, notice should be given as soon as possible, generally on the day of learning of the need for leave or the next business day. Employees seeking Active Duty leave should provide notice as is reasonable and practicable. Typically, employees must comply with our normal leave policies and procedures. Employees should submit a request for leave form and request an appointment with Human Resources prior to beginning leave.

If the need for employee, family member, or servicemember medical leave is foreseeable, employees should make reasonable attempts to schedule leave so as to not disrupt Credit Union operations.



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**Employer Notice.** Employees requesting FMLA leave will be informed whether or not they are eligible for the leave. If they are, the notice will list any other information required, as well rights and responsibilities. If they are not eligible, information will be given as to why not. Employees will be informed if leave is designated as FMLA leave and the amount of leave available or counted.

**Certification.** Employees may be required to obtain initial medical and other certification to support leave requests. Additionally, the Credit Union may require an employee to obtain a second or third medical opinion at Credit Union expense. During the leave the Credit Union may also require periodic recertification as allowed by law.

**Use of Accumulated Time Off.** As part of the FMLA leave, employees must use accumulated time off as outlined below. Once accrued "paid time-off" is exhausted, the remainder of an employee's leave will be unpaid.

- **Employee or Family Medical and Servicemember Leave.** An employee on a medical leave of absence, family medical leave, or servicemember leave must use, as allowed by law, accrued vacation, sick, and personal leave while on leave from work. This accrued PTO time will run concurrently with approved FMLA leave. Note, however, the Credit Union is only required to provide paid sick leave in situations in which it is normally provided.
- **Parental or Active Duty Leave.** Employees on parental or active duty leave must use vacation days and personal leave accrued but may not use accrued sick leave.

#### Benefits.

- **Insurance.** During FMLA leave employees may continue group health coverage under the same conditions as if they had been continuously employed. Employees are responsible for continued payment of their share of health insurance premiums, if applicable. For any portion of an FMLA leave that is unpaid, payment arrangements must be made. As provided by law, the Credit Union may recover any health insurance premiums it paid for an employee who fails to return from leave.
- **Length of Service Benefits Do Not Accrue.** Employees retain their accrued benefits while on leave. However, benefits that accrue according to performance of actual work (including vacation, holidays, and sick leave) do not accrue during leave periods.
- **Military Leave Counts Toward FMLA Eligibility.** Federal military leave law (USERRA) requires that a servicemember reemployed under its provisions be given credit for time he or she would have been employed but for the military service. Time served in the military counts when calculating FMLA eligibility.

**Reinstatement.** Employees returning from medical leave may be required to provide certification of their ability to resume work. Employees returning from FMLA leave will be reinstated to their same or equivalent positions as required by law. However, as allowed by law, an employee is entitled to reinstatement only if he/she would have continued to be employed had FMLA leave not been taken. Additionally, reinstatement may be denied to "key employees" if necessary to prevent substantial harm to Credit Union operations.

#### Military Leave

The following guidelines provide a general summary of military leave rights and responsibilities. The actual law (federal and state) should be reviewed for more specific information.

**Eligibility.** Full- and part-time employees are eligible for military leave. Temporary employees are generally excluded.

- **Military Service Defined.** Military service can be voluntary or involuntary and includes: active duty, active duty for training, initial active duty for training, National Guard duty, absence from work for an exam to determine a person's fitness for duty, and funeral honors duty.
- **Uniformed Services Defined.** Uniformed services include: Army, Navy, Marine Corps, Air Force, or Coast Guard, and their related National Guard and Reserve units, Public Health Service Corps, and other persons designated by the President.

**Employee Notice Requirements.** To qualify for an approved leave, an employee must, where possible, give notice of the anticipated military service. Upon receipt of orders for active or reserve duty, an employee should notify the manager and Human Resources immediately. A copy of orders should be included with the notification.

**Use of Paid Leave.** If desired, employees on approved Military leave may utilize accrued vacation or personal leave. Otherwise, leave is unpaid.

**Reemployment Rights.** Employees returning from military service possess reinstatement, seniority, compensation, benefits, and other rights as are required by the federal Uniformed Services Employment & Reemployment Rights Act (USERRA) and other applicable law based on the length of their military service. Applicants and employees will not be discriminated against in any area of employment because of past, current, or prospective military service. Returning employees are required to report back to work in accordance with USERRA requirements. Such reporting requirements are also based on length of service. Military leave rights and responsibilities are complicated. Human Resources should be contacted for details and further information.

#### Personal and Other Leaves of Absence

The Credit Union may grant a leave of absence to eligible employees who require time off from work to fulfill personal obligations. Such leaves are generally unpaid. Management's approval of personal leave will be based upon the employee's work record, the reason for the request, and business needs.

**Eligibility.** Full-time employees are eligible for non-FMLA personal leaves of absence if they have:

- Worked for the Credit Union for at least thirty (30) days prior to the leave request; and
- Have exhausted all paid vacation and personal leave.

Part-time employees may be eligible for leave in exceptional circumstances.

In certain circumstances, employees with a disability who do not meet the eligibility requirements may be offered leave as a reasonable accommodation under the Americans with Disabilities Act. (See Americans with Disabilities Act ADA.)

**Types of Leave.** Leaves of absence may be granted for personal reasons, educational purposes, for community service, or religious purposes.

**Duration of Leave.** The length of a personal leave of absence is at Management's discretion, however such leaves may generally not exceed sixty (60) days.

**Requesting Leave.** Requests for leave must be submitted in writing to Human Resources for review by the employee's manager and Management. If possible, leave requests should be made at least fourteen (14) days in advance. Employees should meet with Human Resources prior to beginning any leave to discuss the employee's responsibilities and rights and any benefit continuation. All leave requests are completely subject to managerial discretion.

Requests for leave as a reasonable accommodation under the Americans with Disabilities Act may be either verbal or in writing. Once a request is received, the Credit Union will engage in interactive dialog with the employee to determine an effective accommodation that does not create an undue hardship on the Credit Union. (See

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Americans with Disabilities Act ADA.)

**Reinstatement.** Business conditions do not permit the Credit Union to guarantee that an employee will be reinstated to his/her old job or a comparable one. Upon return an employee's seniority and service credits will be reinstated, however paid leave (vacation, sick leave, holidays, etc.) does not accrue during an unpaid leave.

**Communication with Credit Union During Leave.** An employee on a leave of absence should maintain regular communication with the Credit Union and provide notice of any changes in plans or intention to return to work. Employees granted a leave of absence as a reasonable accommodation due to a disability, with a fixed return date, will not be required to provide periodic updates, although the Credit Union may reach out to the employee to check on the employee's progress.

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## Policy 7041: Leave Policy

### Personal and Other Leaves of Absence

The Credit Union may grant a leave of absence to eligible employees who require time off from work because of medical concerns, to fulfill personal obligations, or as a reasonable accommodation due to a disability. Management's approval of personal leave will be based upon the employee's work record, the reason for the request, anticipated length of the leave, and business needs. All leaves are subject to Management discretion and are considered on a case-by-case basis. Contact Human Resources for further information.

**Eligibility.** Full-time employees are eligible for personal and other leaves of absence if they have:

- Worked for the Credit Union for at least thirty (30) days prior to the leave request; and
- Exhausted all applicable paid leave.

Part-time employees may be eligible for leave in exceptional circumstances.

In certain circumstances, employees with a disability who do not meet the eligibility requirements may be offered leave as a reasonable accommodation under the Americans with Disabilities Act. (See Americans with Disabilities Act ADA.)

**Types of Leave.** Leaves of absence may be granted for personal or medical reasons, educational purposes, for community service, or religious purposes. Employees may also qualify for leave as a reasonable accommodation for a disability or impairment, including temporary impairments related to pregnancy.

**Duration of Leave.** The length of a personal leave of absence is at management's discretion, however such leaves may generally not exceed sixty (60) days. Except as required by law or extenuating circumstances, an employee who exceeds sixty (60) days of leave will be considered to have voluntarily resigned and be terminated.

**Leave Pay.** Leaves of absence are generally unpaid once applicable and allowable vacation, personal, and sick leave are exhausted.

**Requesting Leave.** Requests for leaves must be submitted in writing to Human Resources for review by the employee's manager and Management. If possible, leave requests should be made at least fourteen (14) days in advance. Employees should meet with Human Resources prior to beginning any leave to discuss the employee's responsibilities and rights and any benefit continuation. All leave requests are completely subject to managerial discretion.

Requests for leave as a reasonable accommodation under the Americans with Disabilities Act may be either verbal or in writing. Once a request is received, the Credit Union will engage in interactive dialog with the employee to determine an effective accommodation that does not create an undue hardship on the Credit Union. (See Americans with Disabilities Act ADA.)

**Reinstatement.** Business conditions do not permit the Credit Union to guarantee that an employee will be reinstated to his/her old job or a comparable one. Upon return an employee's seniority and service credits will be reinstated, however paid leave (vacation, sick leave, holidays, etc.) does not accrue during an unpaid leave.

**Communication with Credit Union During Leave.** An employee on a leave of absence should maintain regular communication with the Credit Union and provide notice of any changes in plans or intention to return to work. Employees granted a leave of absence as a reasonable accommodation due to a disability, with a fixed return date, will not be required to provide periodic updates, although the Credit Union may reach out to the employee to check on the employee's progress.

### Military Leave

The following guidelines provide a general summary of military leave rights and responsibilities. The actual law (federal and state) should be reviewed for more specific information.

**Eligibility.** Full- and part-time employees are eligible for military leave. Temporary employees are generally excluded.

- **Military Service Defined.** Military service can be voluntary or involuntary and includes: active duty, active duty for training, initial active duty for training, National Guard duty, absence from work for an exam to determine a persons' fitness for duty, and funeral honors duty.
- **Uniformed Services Defined.** Uniformed services include: Army, Navy, Marine Corps, Air Force, or Coast Guard, and their related National Guard and Reserve units, Public Health Service Corps, and other persons designated by the President.

**Employee Notice Requirements.** To qualify for an approved leave, an employee must, where possible, give notice of the anticipated military service. Upon receipt of orders for active or reserve duty, an employee should notify the manager and Human Resources immediately. A copy of orders should be included with the notification.

**Use of Paid Leave.** If desired, employees on approved Military leave may utilize accrued vacation or personal leave. Otherwise, leave is unpaid.

**Reemployment Rights.** Employees returning from military service possess reinstatement, seniority, compensation, benefits, and other rights as are required by the federal Uniformed Services Employment & Reemployment Rights Act (USERRA) and other applicable law based on the length of their military service. Applicants and employees will not be discriminated against in any area of employment because of past, current, or prospective military service. Returning employees are required to report back to work in accordance with USERRA requirements. Such reporting requirements are also based on length of service. Military leave rights and responsibilities are complicated. Human Resources should be contacted for details and further information.

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## Policy 7045: Paid Time Off

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### Policy

Paid Time Off (PTO) is provided by Cardinal Credit Union for full-time regular employees to be away from work due to vacation, personal or family member's health needs and other personal requirements. Time allotted is pooled together in a PTO bank which is available to employees after completion of their Introductory Period (ninety (90) days after hire date). All full-time regular employees are eligible for PTO on a calendar year basis, described below. The established PTO period is from January 1 through December 31 of the same year. Procedures are as follows:

- Employees must submit a PTO request through Time and Labor prior to taking time off. Employees are encouraged to submit requests two (2) weeks prior to time off desired.
- Any PTO requests received less than twenty-four (24) hours prior to the requested time off will be counted as unscheduled PTO for the purposes of Attendance and Punctuality. Excessive unscheduled PTO could lead to disciplinary action.
- PTO requests will be reviewed by the Supervisor on a first-come, first-serve basis. If there are multiple requests for the same period, the employee with more company longevity will be given preference.
- All PTO approvals are subject to the Company's business needs and employee's available unused PTO balance.
- Employees that have used all of their available PTO and have further PTO scheduled will have that PTO canceled. No further approved PTO will be granted.
- It is the employee's responsibility to manage their PTO usage.

For part-time employees, PTO is pro-rated from the full-time accrual schedule and calculated according to the average hours worked per week during the last vacation accrual year. Limited-term employees; student tellers, seasonal interns, or other temp help, receive no PTO.

### Guidelines

PTO Eligibility period for full-time employees is as follows:

#### **New Hires – PTO 1<sup>st</sup> Year**

Employees who have completed the Introductory Period (90 days of continuous employment) with less than twelve (12) months: are entitled up to one hundred (100) hours of PTO that is pro-rated based on hire date through the end of their year of hire.

**Note:** Individuals hired October 1 through December 31 are not entitled to PTO during the year of hire due to not being able to meet the 90 day introductory period requirement before year-end.

#### **New Hires – PTO following year of Hire**

Individuals hired January 1 through June 30 will receive one hundred twenty (120) hours of PTO the year following their date of hire.

Individuals hired July 1 through December 31 will receive one hundred (100) hours of PTO the year following their date of hire.

#### **Example of employee hired between January 1 through June 30:**

An employee hired on 2/9/18; they will be eligible to take PTO after their 90<sup>th</sup> day of employment which is 5/10/18. For 2018 they will receive pro-rated hours at a rate of 100 hours (100/12=8.33/month) for the period 2/9/18-12/31/18. Then in 2019, they will receive 120 hours for the year.

Date of hire	2/9/18	
90 <sup>th</sup> day	5/10/18	
Pro-rated PTO	2/9/18 – 12/31/18	10.83 months x 8.33 = 90 Available hours for 2018
Total hours 2018	90.00	
Start of next year	2019	
Total hours 2019:	120.00	

#### **Example of employee hired between July 1 through December 31:**

An employee hired on 8/15/18; they will be eligible to take PTO after their 90<sup>th</sup> day of employment which is 11/13/18. For 2018 they will receive pro-rated hours at a rate of 100 hours (100/12=8.33/month) for the period 8/15/18-12/31/18. Then in 2019, they will receive 100 hours for the year.

Date of hire	8/15/18	
90 <sup>th</sup> day	11/13/18	
Pro-rated PTO	8/15/18 – 12/31/18	4.6 months x 8.33 = 38 Available hours for 2018
Total hours 2018	38.00	
Start of next year	2019	
Total hours 2019:	100.00	

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An employee hired on 10/28/18; they will not be eligible for PTO in their year of hire (2018) per the PTO policy. Then in 2019, they will receive 100 hours for the year which they will be eligible to start taking after their 90<sup>th</sup> day of employment which is 1/26/19.

Date of hire	10/28/18
90 <sup>th</sup> day	01/26/19
Total hours 2018:	0.00
Start of next year	2019
Total hours 2019:	100.00

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**Employees with 1+ to 5 years of continuous employment but less than 6 years of continuous employment:**

Individuals who have completed 1 year of employment are entitled to four (4) weeks or one hundred sixty (160) hours of PTO at the 1<sup>st</sup> of the following year after their 1<sup>st</sup> anniversary has been reached.

**Employees with 6+ to 10 years of continuous employment but less than 11 years of continuous employment:**

Individuals who have completed 6 years of employment are entitled to five (5) weeks or two hundred (200) hours of PTO at the 1<sup>st</sup> of the following year after their 6<sup>th</sup> anniversary has been reached.

**Employees with 11+ years of continuous employment:**

Individuals who have completed 11 years of employment are entitled to six (6) weeks or two hundred forty (240) hours of PTO at the 1<sup>st</sup> of the following year after their 11<sup>th</sup> anniversary has been reached.

(Note: Cardinal has the right to take back over-paid PTO from final pay check)

**Required PTO Leave**

Employees must schedule one annual leave period of at least five (5) consecutive business days within each calendar year. During your first year of employment, employees with a hire date of January 1 through June 30 will also be required to schedule one annual leave period of at least five (5) consecutive business days. If this leave is scheduled with a Company holiday, the holiday will not be counted as one of the consecutive business days. Remaining PTO may be used with approval at the employee's election.

**PTO Payout Option**

Employees may elect to be paid in lieu of PTO each year, provided the employee was employed on January 1<sup>st</sup> and has taken 5 consecutive days off during that year. The 5 days must be taken prior to December 1<sup>st</sup>. The allowed payout is as follows:

Full-time employees -- maximum of 40 hours

**Employee Retirement**

Upon retirement, you will get paid out 100% up to 80 hours of PTO time remaining

**Unscheduled PTO**

Employees should make every attempt to be at work when scheduled. All hourly employees may use PTO to compensate for time lost due to an illness. Every attempt should be made to schedule medical or dental appointments on off duty time. PTO will be paid up to the normal 8 hours per day or 40 hours per week. PTO will not be paid when your supervisor allows you to adjust your regular work schedule to make up time lost.

Any PTO that is scheduled less than 24 hours in advance will be counted as unscheduled PTO.

PTO may be taken for the illness of an immediate family member where the employee has to care for the member at home.

Although PTO may be used for unscheduled illness, if an employee misses three or more days of work due to an illness, a doctor's excuse must be obtained prior to returning to work.

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## Section 8000: Expenses And Reimbursement

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- Policy 8010: Control of Expenses and Reimbursement
- Policy 8020: Tuition Reimbursement

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## **Policy 8010: Control of Expenses and Reimbursement**

Employees should play a strong role in controlling expenses of products and services used in business related activities. All expenses must be approved in advance by Management and itemized receipts or evidence of expenditures must be submitted with all reimbursement requests. In limited circumstances, employees may be given cash advances to cover reasonable, anticipated expenses. Employees should contact their manager for detailed information and procedures for receiving reimbursement.

### **Abuse of Expense Policy**

Employees who abuse the expense policy including falsifying or exaggerating expenses and/or incurring unnecessary and excessive expenses will be subject to corrective action up to and including termination. Unnecessary, unauthorized, and/or unreasonable expenses will not be reimbursed and will be the personal responsibility of the employee.

### **Business Entertainment and Gifts**

Providing nominal business entertainment, meals, and gifts to customers or potential customers may, in certain circumstances, be useful to establish or enhance working relationships. However, prior authorization must be obtained and spending and reimbursement guidelines met before reimbursement will be made. Employees should contact their manager for authorization and further information.

### **Business Travel**

Employees will be reimbursed for all actual and reasonable travel expenses, including transportation, meals, and lodging costs, provided such expenses are incurred in the authorized conduct of Company business. All business travel must be approved in advance and employees are responsible for securing reasonable and cost effective travel arrangements. Employees should contact their manager for travel guidelines and reimbursement procedures.

### **Car Expenses**

At the discretion of the Company, Company-owned cars may be provided to employees with demonstrated business needs. Additionally, in certain circumstances, employees may be reimbursed for use of their own cars on Company business. All vehicle reimbursements require prior authorization from Management and must meet established reimbursement guidelines and procedures. Employees are responsible for the safe operation of Company cars as well as personal vehicles or rentals whenever traveling for business purposes. Employees must refrain from using any mobile device while operating the vehicle, including texting, email, or other forms of instant messaging as allowed by applicable laws. Employees should contact their manager with their questions or for detailed information.

### **Education and Training**

Employees are encouraged to continue their education in order to maintain and enhance current skills and to prepare themselves for advancement opportunities. Consequently, Company educational assistance may be offered in qualifying instances.

**Requirements for Educational Assistance.** Financial assistance may be provided to full- and part-time employees for education and training if a number of business-related requirements are met. Such requirements include that the training be offered by an acceptable educational institution and directly relate to the job and Company needs, and the employee must have exhibited satisfactory job performance and completed the Initial Employment Period.

**Pre-Authorization Required.** To guarantee reimbursement, requests for educational assistance must be approved by Human Resources prior to enrollment. Human Resources should be contacted for specific procedures and reimbursement requirements.

**Employee Termination.** Employees will not be reimbursed for education or training if prior to completing coursework they terminate voluntarily or are terminated for not fulfilling job responsibilities or for violating expected rules of conduct.

**Employee Repayment of Educational Assistance.** Educational assistance is provided with the expectation that employees will remain with the Company and use their newly acquired skills. However, if an employee voluntarily terminates employment following training and except where prohibited by law, he/she may be required to reimburse the Company for:

- The full amount of training costs if resignation occurs within six months of completing the coursework; or
- One-half of training expenses if the employee resigns between six months and one year after completing the training.

### **Participation in Professional and Other Organizations**

Membership and participation in professional organizations can be important in promoting employee development and our Company's business interests. Professional memberships and related expenses may be reimbursed with the advance approval of Management. Employees should contact their manager for reimbursement guidelines and procedures.

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## **Policy 8020: Tuition Reimbursement**

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It is the policy of the Credit Union to encourage and provide assistance for full-time employees to pursue educational activities that will enhance their abilities.

1. **Eligibility.** Full-time employees with a minimum of 1 year of continuous service are eligible for education assistance benefits. Employees should complete an Education Approval Form (see Attachment 1) and submit the form to HR for review and approval by CBO, along with a course description published by the school. If approved, the employee should retain one copy of the form to request reimbursement following completion of the course.
2. **Approval of Courses.** Employees who plan to pursue educational studies should seek advice or counsel from their manager. To be considered for approval, a course or program of study must meet the following requirements:
  1. College or university courses relate directly to an employee's present position or provide development for a future position available within the system.

### **Reimbursement**

1. Reimbursement may be paid up to 80% per course for approved courses.
2. An annual cap of \$3,500 per year can be paid out per employee.
3. Reimbursement may be made upon completion of the course. If attendance is at the Credit Union's request, payment may be made in advance. Exceptions must be approved by the CEO.
4. If the employee fails to complete or pass the course with a grade of a C or above, the Credit Union may require repayment for the course if payment was made in advance.
5. Employees should submit a copy of their approved Education Form, a copy of their grade together with their receipt showing how much for the course and any other required materials for incorporation in their personnel file and to initiate the reimbursement process. Reimbursement will be made directly to the employee.
6. Employees who leave the company prior to completion of a course shall forfeit rights to any reimbursement for courses completed after termination. If payment for the course was made in advance, the employee will be required to repay a prorated portion of the costs.

### **MBA Program Reimbursement**

1. Must be an employee of the credit union for 3 years.
2. Reimbursement paid up to \$5,250 per year.
3. Tenure must continue with Cardinal 2 years after you receive your MBA or payment of the difference between tuition paid less \$3,500, equal to 80% of what Cardinal paid for your education must be paid back.



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## Section 9000: Attachments

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**Policy 9001: Attachment A - Education Approval Form**

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**ATTACHMENT A**  
**EDUCATION APPROVAL FORM**

Employee: \_\_\_\_\_

Date: \_\_\_\_\_

Position: \_\_\_\_\_

Department: \_\_\_\_\_

Title of Course (Subject): \_\_\_\_\_

Objective in Taking Course: \_\_\_\_\_

Course Given By: (Organization or Educational Institution)

Location: \_\_\_\_\_

Date Course Begins: \_\_\_\_\_

Date Course Ends: \_\_\_\_\_

Days Course Held: \_\_\_\_\_

Hours Course Held: \_\_\_\_\_

Course Costs: \$ \_\_\_\_\_

Please attach an official course description to this form before it is submitted for approval.

I am acquainted with the guidelines and requirements of the Educational Assistance policy and agree to comply with them.

Employee's Signature \_\_\_\_\_ Date \_\_\_\_\_

HR Signature \_\_\_\_\_ Date \_\_\_\_\_

CEO's Signature \_\_\_\_\_ Date \_\_\_\_\_

Approved \_\_\_\_\_ Disapproved \_\_\_\_\_

Cardinal000089

## **EXHIBIT 2**

## Branch Manager

**Employee Name**

ABBIE SHIBE

**Position**

BM

**Hire Date**

12/10/2018

**Company Name**

Cardinal Credit Union Inc (81614)

**Reviewer**

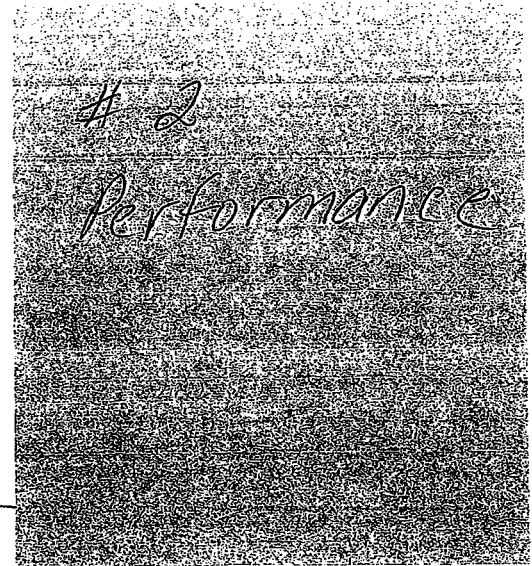
DUVNJAK, MARIO

**Supervisor**

DUVNJAK, MARIO

**Review Date**

12/10/2019



## CORE VALUE

Commitment to brightening our member's financial future.

**Mission Statement**

Commitment to brightening our members' financial future.

**Comments from Employee**

I am very passionate about our members. I look for opportunities with each member to Brighten their financial future. Taking the time to understand what their goals, dreams and desires are makes it easy to understand how we can help them achieve those things. Taking a deep dive into their credit bureau and understanding what they have, what rates and terms they are currently paying gives us opportunities that the member doesn't even know they have to save money. Creating Members for Life.

**Comments from Reviewer**

Abbie is committed to our mission statement and lives out our mission with our members. Abbie has a strong focus on member service and makes sure members are taken care of with their needs met before leaving the branch. Abbie continues to find savings opportunities for our members and the results are visible through her production. SAMM is a large focus for Abbie. In 2020 Abbie's focus will be to improve in efficiency, improving turnaround time, and completion of responsibilities by deadline to improve our member service and internal service standards. The focus for 2020 will be for Abbie to complete requests, tasks, follow up, and member service related items by deadlines and effectively. We have had coaching regarding deadlines and the completion of tasks and to be able to manage effectively and efficiently Abbie has to lead by example.

## Sales Performance

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**Sales Performance**

The degree to which established sales goals are met.

**Comments from Employee**

5 - High Performer

Mentor has been very consistent with meeting and exceeding our Sales Goals for 2019. We have had some very strong months this year and are looking to end the year well. Looking forward to what 2020 will bring us.

**Comments from Reviewer**

4 - Valued Performer

Overall, YTD Mentor has met MPS each month without missing single month. Additionally, Mentor is currently at 115% YTD in lending production. Mentor has met lending production 8/11 months in 2019. Abbie is consistently in the top three in production month over month. In 2020 I want to focus on Abbie improving on making sure the branch meets lending production 12 months of the year as well as having the loan officers meeting their lending expectations monthly. Improving the turnaround time from application to funding and inspection of pipelines will improve the success in 2020.

## Job Knowledge

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#### **Knowledge of Job**

The depth and breadth of know-how to perform essential duties and functions of the job. Understanding of how individual job performance furthers organizational objectives. The degree to which the employee has a knowledge of and complies with organizational policies. Willingness to update and expand skills, knowledge, and training.

#### **Comments from Employee**

##### **5 - High Performer**

I feel that I have a good understanding of the organizations policies and procedures. I fully understand what the essential job duties are and have been a consistent Top Performer within the organization this year. As a manager I believe that we should always lead by example. I am always willing to learn new things and will always look for additional knowledge and training that is available.

#### **Comments from Reviewer**

##### **2 - Needs Improvement**

Abbie is still learning in her first year at Cardinal. This is Abbie's largest area for improvement - Increasing her knowledge, skills, and efficiency in task completion. Fully understanding reports, processes, procedures, and etc.... This will be a main focus in 2020. Abbie has an opportunity to improve in this area as job knowledge is a priority to Abbie's success in 2020. Computer efficiency and turnaround time are extremely important to succeed as the branch manager in Mentor. I have had several coaching discussions with Abbie regarding the completion of deadline and tasks.

#### **Compliance**

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#### **Policy Compliance**

The degree to which the employee has a knowledge of and complies with organizational policies.

#### **Comments from Employee**

##### **5 - High Performer**

I have a good knowledge of our organizational policies and work within them.

#### **Comments from Reviewer**

##### **3 - Contributor**

Abbie complies by Cardinal policies and has minimal issues regarding policies. However, in 2020 I want Abbie to focus on reducing risk and error. Loan errors, account cards, and transnational errors need to reduce in Mentor. Mentor consistently has the majority of errors and this is a goal for Abbie next year. Additionally, completion of responsibility by deadlines without follow up from supervisor or departments will be crucial. The concern is that errors are not decreasing but rather consistent or increasing.

#### **Decision Making**

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#### **Decision-Making/Judgement**

The ability to make prudent decisions that are timely, well researched, and reflect awareness of impact.

#### **Comments from Employee**

##### **4 - Valued Performer**

Before making a decision I consider the impact it can potentially have to all other area's. I will consult others when needed to ensure I have not missed anything.

#### **Comments from Reviewer**

##### **3 - Contributor**

Decision making is an area in which Abbie does a great job. However, the timeliness of decisions needs to improve as well as research. Completion of tasks, reports, and completion of items by deadline is a key factor in 2020. The time efficiency and time spent on research and decision needs to improve. This is an area which requires effective decision making.

#### **Management**

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**Employee Management**

The degree to which the supervisor creates a positive management environment. The ability to motivate employees, preserve high morale, and supervise with fairness and consistency.

**Comments from Employee****4 - Valued Performer**

Fairness and Consistency are two areas I hold myself to very high standards. It is the key to managing and creating a positive environment. Everyone wants to feel like they work in a consistent environment where everyone is treated fairly. I think I have done a good job with that in Mentor.

Motivating employee's to meet and exceed there goals is something I enjoy. I created several challenges with Visa Promotions and racing boards that created some fun energy and nice results this year. We have consistently met MPS and have used LO's to work side by side with Teller Staff to assist with opportunities.

**Comments from Reviewer****2 - Needs Improvement**

Abbie has had a strong year in production and making sure the team is held accountable to MPS and lending production. Abbie supervises with fairness. However, turnover in 2019 was abnormal and is an opportunity in 2020. Motivation and employee moral is also an opportunity in which we need to improve on. Abbie and I have worked together to increase this from start date. However, there is still room for improvement and needs to be a focus in 2020. Additionally, making sure that the team is completing responsibilities by deadlines and effective will be a focus in 2020 as in 2019 much energy was spent on coaching staff to deadlines and follow up. Abbie and I have had multiple discussions and coaching sessions regarding deadlines; including reviews, email/phone reply, loan files, and all other items documented. To meet management employees effectively Abbie needs to focus on making sure all items are completed by management.

**Goals****Peer Feedback**

This section includes peer feedback to be considered during review.

**Impressions**

This section includes impressions to be considered during review.

**Appraisal****Overall Score**

3.60 / 5.00

CORE VALUE					
Name	Employee Rating	Reviewer Rating	Section Weight	Employee Weight Score	Reviewer Weight Score
Mission Statement	Not Rated	Not Rated			
<b>Total</b>	0.00 / 5.00	0.00 / 5.00	0.00%	0.00	0.00

Sales Performance					
Name	Employee Rating	Reviewer Rating	Section Weight	Employee Weight Score	Reviewer Weight Score
Sales Performance	5 - High Performer	4 - Valued Performer			
Total	5.00 / 5.00	4.00 / 5.00	75.00%	3.75	3.00

Job Knowledge					
Name	Employee Rating	Reviewer Rating	Section Weight	Employee Weight Score	Reviewer Weight Score
Knowledge of Job	5 - High Performer	2 - Needs Improvement			
Total	5.00 / 5.00	2.00 / 5.00	10.00%	0.50	0.20

Compliance					
Name	Employee Rating	Reviewer Rating	Section Weight	Employee Weight Score	Reviewer Weight Score
Policy Compliance	5 - High Performer	3 - Contributor			
Total	5.00 / 5.00	3.00 / 5.00	5.00%	0.25	0.15

Decision Making					
Name	Employee Rating	Reviewer Rating	Section Weight	Employee Weight Score	Reviewer Weight Score
Decision-Making/Judgement	4 - Valued Performer	3 - Contributor			
Total	4.00 / 5.00	3.00 / 5.00	5.00%	0.20	0.15

Management					
Name	Employee Rating	Reviewer Rating	Section Weight	Employee Weight Score	Reviewer Weight Score
Employee Management	4 - Valued Performer	2 - Needs Improvement			
Total	4.00 / 5.00	2.00 / 5.00	5.00%	0.20	0.10

Goals					
Name	Goal Weight	Employee Rating	Reviewer Rating	Section Weight	Employee Weight Score
Total		0.00 / 5.00	0.00 / 5.00	0.00%	0.00

#### Review Status

**Employee Review Status**

**Comments**



Complete - 01/16/2020  
Electronic Signature - Incomplete

X

ABBIE SHIBE

Reviewer Review Status  
Pending - 05/16/2019  
Electronic Signature - Incomplete

Comments

X

MARIO DUVNJAK

Final Reviewer Review Status  
Incomplete

Comments

## **EXHIBIT 3**

**Cardinal Credit Union****EMPLOYEE VERBAL WARNING NOTICE**

Employee Name: Abbie Shibe Employee Number: 243  
 Department: Mentor Branch Position: BM Date: 01/27/2020

**A. Explanation of current problem or violation, including specific dates and examples. (Attach any additional documentation).**

During an inspection of member service regarding a loan follow up Abbie communicated with member that she would follow up by end of day. However, did not follow up until the following day, not meeting member expectation and deadline. Additionally, Abbie received email from the member on December 28<sup>th</sup> and did not follow up until January 4<sup>th</sup> exceeding 24-48 hour turnaround expectation.

**B. List previous warnings and corrective action:**

Previous Action		Previous Action	
Same Problem? <input type="checkbox"/> Y <input type="checkbox"/> N	Date 01/10/2019	Same Problem? <input type="checkbox"/> Y <input type="checkbox"/> N	Date 12/04/19 and 12/10/2019
Type of Action: Three coaching items in one event		Type of Action: Two coaching events	
Nature & Circumstances: Deadlines		Nature & Circumstances: Deadlines	

**C. Explanation of the consequences/importance and necessity of correction:**

It is expected to follow up with member or staff within 24 to 48 hours acknowledging communication. Additionally, if stating to member or staff that you will respond by specific date it is expected to meet deadline. Any further discussion will result in further disciplinary action – 30 day probation effective 01/27/2020.

Failure to correct this problem and any other performance problems will result in further disciplinary action up to and including termination.

I have read this "Verbal Warning Notice" and understand it. I acknowledge that a copy of the above warning has been given to me this day and realize that a copy will also be placed in my personnel file.

Employee Signature\*: Abbie Shibe Date: 1/27/2020  
 Manager's Signature: [Signature] Date: 1/27/20  
 Human Resources Signature: [Signature] Date: 1/27/2020

Cardinal000238

**\*Your signature acknowledges that you have been presented with this form; it does not necessarily indicate that you agree with the facts as presented**

## **EXHIBIT 4**

Cardinal000245

Human Resources Signature: \_\_\_\_\_

*Cindy DeVito*

Date: \_\_\_\_\_

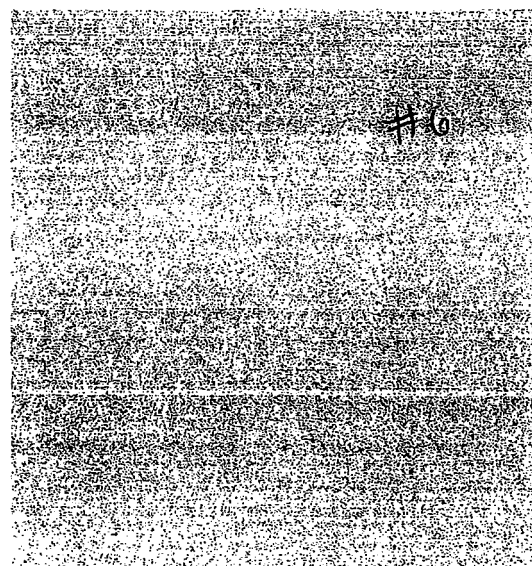
*2/20/2020*

\*Employee signature indicates that the manager discussed the above matter with the employee and does not necessarily indicate the employee's agreement.

## **EXHIBIT 5**



Name	Ethnicity	Date of Birth	Age on DOB	Age at Term	Hire Date	Termination Date	Position Title
MCCREE, REGINALD	Undefined	10/21/1994	23	25	05/01/2018	03/23/2020	Vault Teller
O'CALLAGHAN, CHARLENE	Undefined	02/24/1967	51	53	11/05/2018	03/23/2020	PT Call Ctr Re
RASMUSSEN, AUDREY	Undefined	09/29/1951	64	68	03/28/2016	03/23/2020	PT Teller
REITER, JASON	Undefined	05/03/1983	33	36	04/03/2017	03/23/2020	Loan Officer
SHIBE, ABBIE L	Undefined	10/15/1971	47	48	12/10/2018	03/23/2020	BM
SMITH, LIA T	Undefined	08/31/1995	23	24	04/16/2019	03/23/2020	Seasonal Teller
SNYDER, RONA	Undefined	08/19/1987	28	32	03/14/2016	03/23/2020	PT Teller
SPIKER, RACHEL C	Undefined	12/02/1999	19	20	12/10/2018	03/23/2020	Float Teller
STENGER, KAITLIN	Undefined	09/05/1996	17	23	06/02/2014	03/23/2020	PT Teller
THOMPSON, DIANA	Undefined	06/27/1959	57	60	07/11/2016	03/23/2020	PT Call Ctr Re
TIDWELL, RACHEL P	Undefined	11/29/1999	19	20	04/16/2019	03/23/2020	Seasonal Teller
TOBIN, CASSANDRA M	Undefined	03/14/1993	24	27	07/31/2017	03/23/2020	Branch Coord
TUREK, SUSAN	Undefined	07/03/1963	52	56	05/30/2016	03/23/2020	Teller
VALENTINO, SHARON	Undefined	09/24/1957	59	62	04/03/2017	03/23/2020	PT Teller
Vignero, Gilbert W	Undefined	04/20/1976	43	43	11/04/2019	03/23/2020	Loan Officer



## **EXHIBIT 6**



March 23, 2020

Cardinal Credit Union  
8500 Westport Drive  
Mentor, OH 44060

Dear Abbie Shibe,

As the nation, and the world, battles COVID-19, we are focused on taking the necessary steps to protect our employees, their families, and our members. With the rapidly evolving circumstances, we are continuously evaluating options to maintain operations. Because of the impact of COVID-19, we are now required to make some difficult changes.

Unfortunately, Cardinal Credit Union must advise you that your employment will end on March 23, 2020.

You will receive your regular pay through March 23, 2020. In addition, if you have Company-provided health insurance benefits, those benefits will continue to remain in place through April 30, 2020. Any paid-time-off will be prorated to March 23, 2020.

You are encouraged to promptly apply for unemployment insurance through the State of Ohio website. Unemployment Insurance is a program to provide income to workers who have lost their jobs through no fault of their own. In response to this COVID-19 crisis, the State of Ohio has made expanded unemployment benefits available to impacted employees.

The program is funded through unemployment taxes paid by the Credit Union for just such situations. Though we hope to never use this insurance, it is available to you by filing a claim.

Use the Ohio Department of Jobs and Family Services website at [unemployment.ohio.gov](https://unemployment.ohio.gov) to file on-line. The site is available 24 hours a day, 7 days a week.

We understand that this difficult information to receive. Thank you for your commitment and hard work on behalf of the Credit Union. Please keep yourself, your family and loved ones safe and know that you are in our thoughts during this time.

Sincerely,

Christine Blake  
CEO/President

**COVID-19: Instructing Employees on how to File Unemployment Claim in Ohio**

**1. Ohio has two ways to file an application for Unemployment Insurance Benefits:**

**a. Online**

Employees may file online at <http://unemployment.ohio.gov> 24 hours/day, 7 days/week. Service may be limited during nightly system updating. Check the website for available services. Please be sure to follow the instructions. If employees do not have access to a computer, instruct them to use a phone or a family member's computer.

**b. Telephone**

Call toll-free 1-877-644-6562 or TTY 1-614-387-8408, (excluding holidays) Monday through Friday 7 AM - 7 PM, and Saturday 9 AM - 1 PM.

**2. To apply for Unemployment Insurance Benefits, employees will need:**

- Social Security number
- driver's license or state ID number
- name, address, telephone number, and e-mail address
- name, address, telephone number, and dates of employment with each employer you worked for during the past 6 weeks of employment
- the reason you became unemployed from each employer (layoff related to COVID-19)
- dependents' names, Social Security numbers, and dates of birth
- employee's spouse's name, Social Security number, and birth date
- if employee is not a U.S. citizen or national, alien registration number and expiration date
- regular occupation and job skills

**3. Once the application has been filed:**

- Employees will receive further information by mail or e-mail. E-mail will be sent from [OII@odifs.state.oh.us](mailto:OII@odifs.state.oh.us).
- Employee's claim will be assigned to a Processing Center, based on the last four digits of the your Social Security number. Click here for a list of Processing Centers by Social Security number
- If filing online, and the employee needs a Personal Identification Number (PIN) reset, please call toll-free 1-866-962-4064.
- More information is available at the [Workers Self Service User Guide](#).